

SUSQUEHANNA VALLEY F. C. U.
MONTHLY STATEMENT OF FINANCIAL CONDITION
JANUARY 31, 2019

	JANUARY 2019	JANUARY 2018
ASSETS		
Loans To Members	\$ 35,465,170.13	\$ 35,129,358.97
Allowance for Loan Loss	(225,809.74)	(192,843.24)
Receivables	67,278.11	51,371.76
Cash	6,976,545.20	6,767,706.46
Investments	27,043,767.48	26,996,767.48
Prepaid Expenses & Deferred Charges	308,684.69	195,379.27
Fixed Assets	1,905,134.07	1,972,039.05
Accrued Income	197,204.10	184,332.83
Deposit in NCUSIF	665,828.40	659,179.52
Other Assets	124,373.05	124,409.20
TOTAL ASSETS	\$ 72,528,175.49	\$ 71,887,701.30
LIABILITIES & EQUITY		
Accounts Payable	\$ 17,251.65	\$ 40,702.47
Notes Payable	.00	.00
Dividends Payable	.00	.00
Taxes Payable	2.47	554.35
Accrued Expenses	64,489.62	58,909.74
Other Liabilities	.00	.00
TOTAL LIABILITIES	\$ 81,743.74	\$ 100,166.56
MEMBER EQUITY		
Regular Shares	\$ 29,827,117.74	\$ 30,010,368.82
Share Drafts	13,023,430.25	12,317,189.05
I.R.A.'s	6,116,681.82	6,386,982.47
Share Certificates	8,754,348.79	9,034,743.83
Other Shares	9,074,489.48	8,513,248.36
TOTAL MEMBER EQUITY	\$ 66,796,068.08	\$ 66,262,532.53
RESERVES AND UNDIVIDED EARNINGS		
Regular & Legal Reserves	\$ 2,209,701.33	\$ 2,209,701.33
Other Reserves	.00	.00
Undivided Earnings	3,448,326.66	3,335,065.95
Current Period Net Income	(7,664.32)	(19,765.07)
TOTAL CAPITAL	\$ 5,650,363.67	\$ 5,525,002.21
TOTAL LIABILITIES & EQUITY	\$ 72,528,175.49	\$ 71,887,701.30

We certify to the best of our knowledge and belief, this statement and related statements are true and correct and present fairly the financial position and results of operations for the periods covered.

TREASURER _____ OFFICER _____

SUSQUEHANNA VALLEY F. C. U.
MONTHLY STATEMENT OF INCOME AND EXPENSES
FOR THE PERIOD ENDING JANUARY 31, 2019

	JANUARY 2019	QTR-TO-DATE	YEAR-TO-DATE
INCOME:			
Income From Loans	\$ 162,990.49	\$ 162,990.49	\$ 162,990.49
Investment Income	53,632.32	53,632.32	53,632.32
Fees & Charges	15,322.34	15,322.34	15,322.34
Miscellaneous Income	28,841.24	28,841.24	28,841.24
Total Income	\$ 260,786.39	\$ 260,786.39	\$ 260,786.39
COST OF FUNDS:			
Dividends on Accounts	\$ 31,437.56	\$ 31,437.56	\$ 31,437.56
Cost of Borrowed Money	.00	.00	.00
Total Cost of Funds	\$ 31,437.56	\$ 31,437.56	\$ 31,437.56
EXPENSES:			
Employee Compensation and Benefits	\$ 95,317.04	\$ 95,317.04	\$ 95,317.04
Travel and Conferences	83.42	83.42	83.42
Association Dues	1,230.68	1,230.68	1,230.68
Office Occupancy	15,687.82	15,687.82	15,687.82
Office Operations	23,108.15	23,108.15	23,108.15
Educational & Promotional	2,326.97	2,326.97	2,326.97
Loan Servicing	29,751.09	29,751.09	29,751.09
Professional & Outside Services	40,316.91	40,316.91	40,316.91
Provision for Loan Losses	29,060.00	29,060.00	29,060.00
Member Insurances	.00	.00	.00
Miscellaneous Expenses	131.07	131.07	131.07
Total Operating Expense	\$ 237,013.15	\$ 237,013.15	\$ 237,013.15
NET OPERATING INCOME (LOSS)	\$ (7,664.32)	\$ (7,664.32)	\$ (7,664.32)
NON-OPERATING GAINS/(LOSSES):			
Gain/(Loss) on Sale of Investments	\$.00	\$.00	\$.00
Gain/(Loss) on Sale of Fixed Assets	.00	.00	.00
Other Non-Operating Gains or (Losses)	.00	.00	.00
Total Non-Operating Expenses	\$.00	\$.00	\$.00
NET INCOME	\$ (7,664.32)	\$ (7,664.32)	\$ (7,664.32)