

SUSQUEHANNA VALLEY F. C. U.
MONTHLY STATEMENT OF FINANCIAL CONDITION
JANUARY 31, 2018

	JANUARY 2018	JANUARY 2017
ASSETS		
Loans To Members	\$ 35,129,358.97	\$ 35,646,840.63
Allowance for Loan Loss	(192,843.24)	(183,666.34)
Receivables	51,371.76	45,487.54
Cash	6,767,706.46	5,749,460.48
Investments	26,996,767.48	23,948,767.48
Prepaid Expenses & Deferred Charges	195,379.27	148,030.73
Fixed Assets	1,972,039.05	1,996,320.41
Accrued Income	184,332.83	180,100.20
Deposit in NCUSIF	659,179.52	622,714.88
Other Assets	124,409.20	165,602.14
TOTAL ASSETS	\$ 71,887,701.30	\$ 68,319,658.15
LIABILITIES & EQUITY		
Accounts Payable	\$ 40,702.47	\$ 81,920.78
Notes Payable	.00	.00
Dividends Payable	.00	.00
Taxes Payable	554.35	44.49
Accrued Expenses	58,909.74	65,365.66
Other Liabilities	.00	.00
TOTAL LIABILITIES	\$ 100,166.56	\$ 147,330.93
MEMBER EQUITY		
Regular Shares	\$ 30,010,368.82	\$ 27,865,011.71
Share Drafts	12,317,189.05	11,049,700.56
I.R.A.'s	6,386,982.47	6,488,083.80
Share Certificates	9,034,743.83	9,010,613.03
Other Shares	8,513,248.36	8,306,389.21
TOTAL MEMBER EQUITY	\$ 66,262,532.53	\$ 62,719,798.31
RESERVES AND UNDIVIDED EARNINGS		
Regular & Legal Reserves	\$ 2,209,701.33	\$ 2,209,701.33
Other Reserves	.00	.00
Undivided Earnings	3,335,065.95	3,217,791.81
Current Period Net Income	(19,765.07)	25,035.77
TOTAL CAPITAL	\$ 5,525,002.21	\$ 5,452,528.91
TOTAL LIABILITIES & EQUITY	\$ 71,887,701.30	\$ 68,319,658.15

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, 2018

	JANUARY 2018	QTR-TO-DATE	YEAR-TO-DATE
INCOME:			
Income From Loans	\$ 156,195.71	\$ 156,195.71	\$ 156,195.71
Investment Income	44,776.31	44,776.31	44,776.31
Fees & Charges	16,991.49	16,991.49	16,991.49
Miscellaneous Income	30,910.33	30,910.33	30,910.33
Total Income	\$ 248,873.84	\$ 248,873.84	\$ 248,873.84
COST OF FUNDS:			
Dividends on Accounts	\$ 31,869.12	\$ 31,869.12	\$ 31,869.12
Cost of Borrowed Money	.00	.00	.00
Total Cost of Funds	\$ 31,869.12	\$ 31,869.12	\$ 31,869.12
EXPENSES:			
Employee Compensation and Benefits	\$ 93,806.45	\$ 93,806.45	\$ 93,806.45
Travel and Conferences	336.22	336.22	336.22
Association Dues	1,195.56	1,195.56	1,195.56
Office Occupancy	13,716.93	13,716.93	13,716.93
Office Operations	26,975.95	26,975.95	26,975.95
Educational & Promotional	5,227.83	5,227.83	5,227.83
Loan Servicing	32,067.76	32,067.76	32,067.76
Professional & Outside Services	32,838.51	32,838.51	32,838.51
Provision for Loan Losses	30,467.00	30,467.00	30,467.00
Member Insurances	.00	.00	.00
Miscellaneous Expenses	137.58	137.58	137.58
Total Operating Expense	\$ 236,769.79	\$ 236,769.79	\$ 236,769.79
NET OPERATING INCOME (LOSS)	\$ (19,765.07)	\$ (19,765.07)	\$ (19,765.07)
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	\$ (19,765.07)	\$ (19,765.07)	\$ (19,765.07)