

**SUSQUEHANNA VALLEY F. C. U.**  
**MONTHLY STATEMENT OF INCOME AND EXPENSES**  
**FOR THE PERIOD ENDING MAY 31, 2017**

	MAY 2017	QTR-TO-DATE	YEAR-TO-DATE
<b>INCOME:</b>			
Income From Loans	\$ 148,442.31	\$ 299,766.28	\$ 755,829.66
Investment Income	37,493.43	73,248.90	166,398.94
Fees & Charges	11,474.91	21,951.55	60,566.89
Miscellaneous Income	31,891.04	62,869.00	152,316.92
<b>Total Income</b>	<b>\$ 229,301.69</b>	<b>\$ 457,835.73</b>	<b>\$ 1,135,112.41</b>
<b>COST OF FUNDS:</b>			
Dividends on Accounts	\$ 31,304.79	\$ 61,410.74	\$ 150,596.31
Cost of Borrowed Money	.00	.00	.00
<b>Total Cost of Funds</b>	<b>\$ 31,304.79</b>	<b>\$ 61,410.74</b>	<b>\$ 150,596.31</b>
<b>EXPENSES:</b>			
Employee Compensation and Benefits	\$ 83,335.98	\$ 160,217.71	\$ 404,786.97
Travel and Conferences	923.31	1,013.31	1,138.05
Association Dues	1,569.23	2,744.83	6,219.82
Office Occupancy	14,600.68	28,382.38	66,350.42
Office Operations	20,416.85	40,635.86	105,099.34
Educational & Promotional	7,643.87	11,852.39	24,022.56
Loan Servicing	27,660.61	47,435.77	128,732.41
Professional & Outside Services	35,372.94	65,016.70	169,925.25
Provision for Loan Losses	(12,363.00)	(4,217.00)	(20,545.00)
Member Insurances	.00	.00	.00
Miscellaneous Expenses	2,319.92	6,118.84	7,100.26
<b>Total Operating Expense</b>	<b>\$ 181,480.39</b>	<b>\$ 359,200.79</b>	<b>\$ 892,830.08</b>
<b>NET OPERATING INCOME (LOSS)</b>	<b>\$ 16,516.51</b>	<b>\$ 37,224.20</b>	<b>\$ 91,686.02</b>
<b>NON-OPERATING GAINS/(LOSSES):</b>			
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
<b>Total Non-Operating Expenses</b>	<b>\$ .00</b>	<b>\$ .00</b>	<b>\$ .00</b>
<b>NET INCOME</b>	<b>\$ 16,516.51</b>	<b>\$ 37,224.20</b>	<b>\$ 91,686.02</b>

**SUSQUEHANNA VALLEY F. C. U.**  
**MONTHLY STATEMENT OF FINANCIAL CONDITION**  
**MAY 31, 2017**

	MAY 2017	MAY 2016
<b>ASSETS</b>		
Loans To Members	\$ 34,887,388.90	\$ 36,571,601.27
Allowance for Loan Loss	(158,368.90)	(206,957.50)
Receivables	143,927.38	36,039.56
Cash	6,942,118.55	6,459,931.39
Investments	26,462,767.48	21,412,767.48
Prepaid Expenses & Deferred Charges	146,379.38	128,984.86
Fixed Assets	1,981,173.92	2,022,903.81
Accrued Income	177,713.27	196,790.06
Deposit in NCUSIF	630,494.10	611,597.81
Other Assets	162,987.90	161,240.21
<b>TOTAL ASSETS</b>	<b>\$ 71,376,581.98</b>	<b>\$ 67,394,898.95</b>
<b>LIABILITIES &amp; EQUITY</b>		
Accounts Payable	\$ 77,819.34	\$ 75,339.10
Notes Payable	.00	.00
Dividends Payable	.00	.00
Taxes Payable	43.74	518.69
Accrued Expenses	85,579.35	85,544.50
Other Liabilities	.00	.00
<b>TOTAL LIABILITIES</b>	<b>\$ 163,442.43</b>	<b>\$ 161,402.29</b>
<b>MEMBER EQUITY</b>		
Regular Shares	\$ 29,378,164.08	\$ 27,169,165.94
Share Drafts	12,313,100.67	11,789,118.59
I.R.A.'s	6,435,854.36	6,749,752.02
Share Certificates	9,050,315.42	8,577,398.96
Other Shares	8,516,525.86	7,610,910.84
<b>TOTAL MEMBER EQUITY</b>	<b>\$ 65,693,960.39</b>	<b>\$ 61,896,346.35</b>
<b>RESERVES AND UNDIVIDED EARNINGS</b>		
Regular & Legal Reserves	\$ 2,209,701.33	\$ 2,209,701.33
Other Reserves	.00	.00
Undivided Earnings	3,272,253.63	3,078,277.51
Current Period Net Income	37,224.20	49,171.47
<b>TOTAL CAPITAL</b>	<b>\$ 5,519,179.16</b>	<b>\$ 5,337,150.31</b>
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>\$ 71,376,581.98</b>	<b>\$ 67,394,898.95</b>

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 \_\_\_\_\_