

DEMO CREDIT UNION

BALANCE SHEET

December 31, 2021

	December 2021	Percent	November 2021	Percent	December 2020	Percent
Assets:						
Cash & Equivalents	11,467,485	6.03%	11,215,515	5.90%	4,633,703	2.48%
Total Investments	27,688,104	14.55%	27,438,932	14.44%	22,732,112	12.15%
Total Loans	142,709,493	75.00%	142,948,591	75.21%	151,121,615	80.76%
Allowance Loan Loss	(1,234,025)	-0.65%	(1,222,012)	-0.64%	(1,528,961)	-0.82%
Net Loans	141,475,468	74.35%	141,726,578	74.57%	149,592,654	79.94%
Land & Buildings	5,968,070	3.14%	5,977,503	3.15%	6,078,878	3.25%
Furniture & Equipment	536,456	0.28%	547,249	0.29%	672,670	0.36%
Other Real Estate Owned	0	0.00%	0	0.00%	0	0.00%
NCUA Shares Insurance	1,588,555	0.83%	1,588,555	0.84%	1,570,079	0.84%
Other Assets	1,553,995	0.82%	1,559,091	0.82%	1,852,365	0.99%
Total Assets	190,278,132	100.00%	190,053,423	100.00%	187,132,461	100.00%
Liabilities & Equity:						
Notes Payable	1,783,649	0.94%	1,803,522	0.95%	2,020,000	1.08%
Dividends Payable	(1)	0.00%	1	0.00%	(35)	0.00%
Accounts Payable	1,050,159	0.55%	908,070	0.48%	1,068,391	0.57%
Shares & Deposits	161,975,685	85.13%	161,909,641	85.19%	160,815,654	85.94%
Equity:						0.00%
Regular Reserves	2,179,000	1.15%	2,179,000	1.15%	2,179,000	1.16%
Equity from Mergers	972,685	0.51%	972,685	0.51%	972,685	0.52%
Undivided Earnings	22,280,505	11.71%	22,132,831	11.65%	19,969,851	10.67%
Net Income	36,451	0.02%	147,673	0.08%	106,915	0.06%
Total Equity	25,468,641	13.38%	25,432,189	13.38%	23,228,451	12.41%
Total Liabilities & Equity	190,278,132	100.00%	190,053,423	100.00%	187,132,461	100.00%

Mary Money - Treasurer

Date

Bob The Man - Chairman

Date

DEMO CREDIT UNION
BALANCE SHEET - EARNING ASSETS / COSTING LIABILITIES
 December 31, 2021

	December 2021	Percent	November 2021	Percent	December 2020	Percent
Loan Schedule						
Unsecured Credit Card	3,186,646	2.23%	3,197,678	2.24%	3,695,553	2.45%
All Other Unsecured Loans	3,869,811	2.71%	3,824,388	2.68%	4,488,582	2.97%
New Auto Loans	11,562,763	8.10%	11,543,100	8.08%	12,275,429	8.12%
Used Auto Loans	79,542,048	55.74%	79,270,050	55.45%	84,705,337	56.05%
First Mortgage Real Estate	4,694,564	3.29%	4,643,679	3.25%	4,820,275	3.19%
Other Real Estate	3,418,863	2.40%	3,410,210	2.39%	3,333,468	2.21%
All Other Loans to Members	36,256,798	25.41%	36,576,239	25.59%	37,395,470	24.75%
Loans Held for Sale	178,000	0.12%	483,245	0.34%	407,500	0.27%
Total Loans	142,709,493	100.00%	142,948,591	100.00%	151,121,615	100.00%
Investment Schedule						
U.S. Govt & Agency	0	0.00%	0	0.00%	0	0.00%
Catalyst Corporate Capital	274,283	0.99%	274,283	1.00%	274,283	1.21%
S&L's and Banks	26,958,000	97.36%	26,709,000	97.34%	22,457,000	98.79%
NCUA CLF	455,821	1.65%	455,649	1.66%	829	0.00%
Total Investments	27,688,104	100.00%	27,438,932	100.00%	22,732,112	100.00%
Savings Schedule						
Share Drafts	20,526,390	12.67%	19,624,835	12.12%	16,500,584	10.26%
Regular Shares	56,322,406	34.77%	55,729,686	34.42%	45,994,406	28.60%
Money Market Shares	16,844,553	10.40%	16,590,056	10.25%	13,673,002	8.50%
Share Certificates	53,429,947	32.99%	54,080,064	33.40%	57,336,195	35.65%
Non-Member Certificates	7,139,752	4.41%	8,132,796	5.02%	19,770,996	12.29%
IRA/Keogh	7,681,837	4.74%	7,736,430	4.78%	7,525,227	4.68%
All Other Shares	30,799	0.02%	15,775	0.01%	15,245	0.01%
Total Savings	161,975,685	100.00%	161,909,641	100.00%	160,815,654	100.00%

DEMO CREDIT UNION

BALANCE SHEET

December 31, 2021

rounded to thousands

	July 2021	August 2021	September 2021	October 2021	November 2021	December 2021
Assets:						
Cash & Equivalents	9,770	7,561	9,357	11,770	11,216	11,467
Total Investments	30,178	28,679	27,429	27,929	27,439	27,688
Total Loans	145,458	145,450	145,373	143,569	142,949	142,709
Allowance Loan Loss	(1,336)	(1,311)	(1,311)	(1,264)	(1,222)	(1,234)
Net Loans	144,122	144,139	144,062	142,305	141,727	141,475
Land & Buildings	6,012	6,003	5,993	5,984	5,978	5,968
Furniture & Equipment	603	586	580	563	547	536
Other Real Estate Owned	0	0	0	0	0	0
NCUA Shares Insurance	1,542	1,542	1,542	1,589	1,589	1,589
Other Assets	1,550	1,539	1,473	1,541	1,559	1,554
Total Assets	193,776	190,048	190,436	191,681	190,053	190,278
Liabilities & Equity:						
Notes Payable	1,884	2,106	1,844	1,824	1,804	1,784
Dividends Payable	0	0	0	(0)	0	(0)
Accounts Payable	1,152	974	850	907	908	1,050
Shares & Deposits	166,099	162,108	162,716	163,666	161,910	161,976
Equity:						
Regular Reserves	2,179	2,179	2,179	2,179	2,179	2,179
Other Reserves	973	973	973	973	973	973
Undivided Earnings	21,237	21,489	21,709	21,875	22,133	22,281
Net Income	253	219	166	258	148	36
Total Equity	24,641	24,860	25,027	25,285	25,432	25,469
Total Liabilities & Equity	193,776	190,048	190,436	191,681	190,053	190,278
Loans / Assets	75.1%	76.5%	76.3%	74.9%	75.2%	75.0%
Loans / Shares	87.6%	89.7%	89.3%	87.7%	88.3%	88.1%
Capital / Assets	12.72%	13.08%	13.14%	13.19%	13.38%	13.38%

DEMO CREDIT UNION

BALANCE SHEET

December 31, 2021

July 2021	August 2021	September 2021	October 2021	November 2021	December 2021
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Loan Schedule

Unsecured Credit Card	3,203	3,164	3,150	3,148	3,198	3,187
All Other Unsecured Loans	3,984	3,943	3,970	3,843	3,824	3,870
New Auto Loans	11,021	11,097	11,405	11,595	11,543	11,563
Used Auto Loans	81,520	81,118	80,636	79,827	79,270	79,542
First Mortgage Real Estate	4,615	4,606	4,671	4,665	4,644	4,695
Other Real Estate	3,176	3,330	3,315	3,327	3,410	3,419
All Other Loans to Members	37,940	37,821	37,705	37,165	36,576	36,257
Loans Held for Sale	0	370	521	0	483	178
Total Loans	145,458	145,450	145,373	143,569	142,949	142,709

Investment Schedule

U.S. Govt & Agency	0	0	0	0	0	0
Corporate Central CU	274	274	274	274	274	274
S&L's and Banks	29,448	27,949	26,699	27,199	26,709	26,958
Other Investments	455	455	456	456	456	456
Total Investments	30,178	28,679	27,429	27,929	27,439	27,688

Savings Schedule

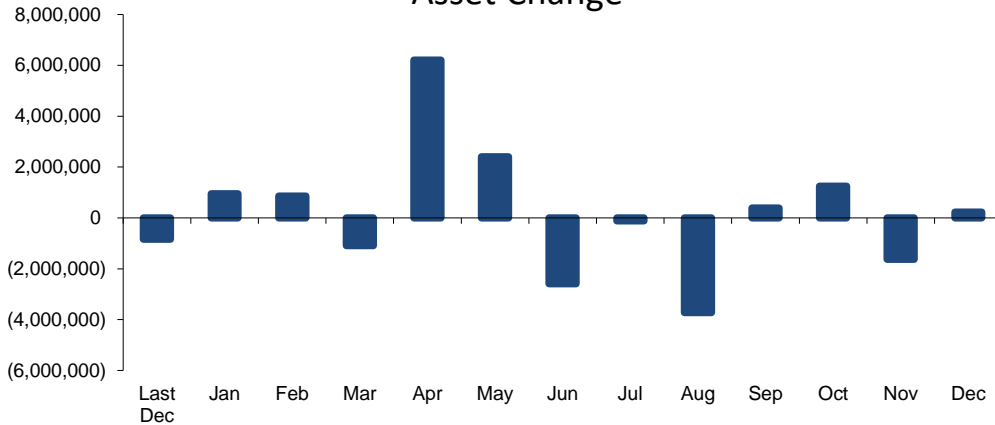
Share Drafts	19,713	18,931	18,766	20,277	19,625	20,526
Regular Shares	54,802	54,965	55,474	55,452	55,730	56,322
Money Market Shares	15,071	15,183	15,807	16,383	16,590	16,845
Share Certificates	55,298	54,698	54,470	53,618	54,080	53,430
Non-Member Certificates	13,846	10,618	10,368	10,128	8,133	7,140
IRA/Keogh	7,303	7,643	7,748	7,792	7,736	7,682
All Other Shares	66	70	82	15	16	31
Total Shares & Deposits	166,099	162,108	162,716	163,666	161,910	161,976

DEMO CREDIT UNION

BALANCE SHEET GRAPHS

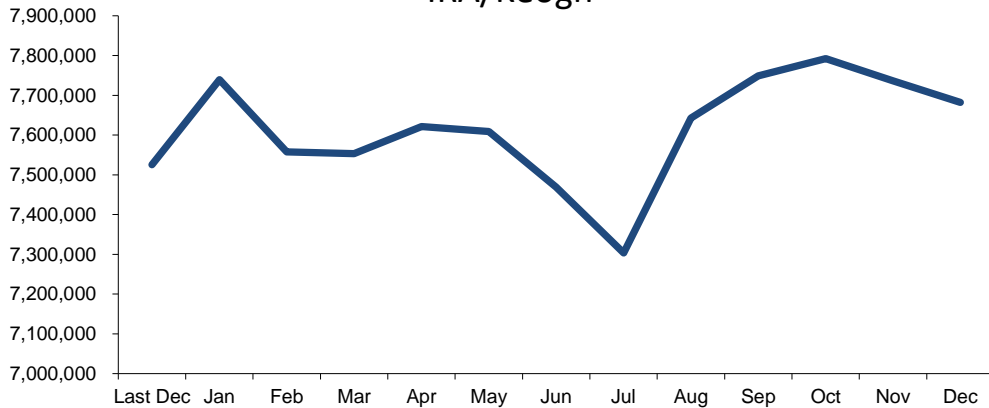
December 31, 2021

Asset Change



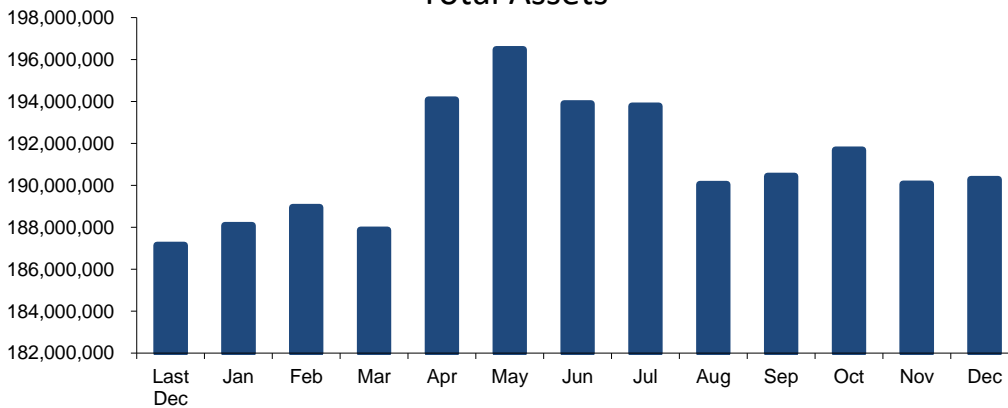
Last Dec	(836,545)
Jan	954,503
Feb	855,330
Mar	(1,083,869)
Apr	6,209,968
May	2,407,370
Jun	(2,588,006)
Jul	(111,840)
Aug	(3,728,381)
Sep	388,064
Oct	1,245,474
Nov	(1,627,650)
Dec	224,708

IRA/Keogh



Last Dec	7,525,227
Jan	7,739,376
Feb	7,557,298
Mar	7,552,980
Apr	7,621,478
May	7,608,650
Jun	7,468,931
Jul	7,303,477
Aug	7,642,857
Sep	7,748,472
Oct	7,792,268
Nov	7,736,430
Dec	7,681,837

Total Assets



Last Dec	187,132,461
Jan	188,086,964
Feb	188,942,294
Mar	187,858,424
Apr	194,068,392
May	196,475,762
Jun	193,887,757
Jul	193,775,916
Aug	190,047,536
Sep	190,435,599
Oct	191,681,073
Nov	190,053,423
Dec	190,278,132

DEMO CREDIT UNION
DOLLAR & PERCENT CHANGE ANALYSIS
December 31, 2021

	From November 2021		From December 2020		From December 2020	
	Dollar	Percent	Dollar	Percent	Dollar	Percent
Loan Schedule						
Unsecured Credit Card	(11,032)	-0.35%	(508,907)	-13.77%	(508,907)	-13.77%
All Other Unsecured Loans	45,422	1.19%	(618,771)	-13.79%	(618,771)	-13.79%
New Auto Loans	19,663	0.17%	(712,666)	-5.81%	(712,666)	-5.81%
Used Auto Loans	271,997	0.34%	(5,163,290)	-6.10%	(5,163,290)	-6.10%
First Mortgage Real Estate	50,885	1.10%	(125,711)	-2.61%	(125,711)	-2.61%
Other Real Estate	8,653	0.25%	85,394	2.56%	85,394	2.56%
All Other Loan to Members	(319,441)	-0.87%	(1,138,673)	-3.04%	(1,138,673)	-3.04%
Total Loans	66,147	0.05%	(8,182,622)	-5.43%	(8,182,622)	-5.43%
Investment Schedule						
U.S. Govt & Agency	0	0.00%	0	0.00%	0	0.00%
Corporate Central CU	0	0.00%	0	0.00%	0	0.00%
S&L's and Banks	249,000	0.93%	4,501,000	20.04%	4,501,000	20.04%
Other Investments	172	0.04%	454,992	54884.40%	454,992	54884.40%
Total Investments	249,172	0.91%	4,955,992	21.80%	4,955,992	21.80%
Savings Schedule						
Share Drafts	901,555	4.59%	4,025,806	24.40%	4,025,806	24.40%
Regular Shares	592,720	1.06%	10,328,001	22.45%	10,328,001	22.45%
Money Market Shares	254,497	1.53%	3,171,552	23.20%	3,171,552	23.20%
Share Certificates	(650,116)	-1.20%	(3,906,247)	-6.81%	(3,906,247)	-6.81%
IRA/Keogh	(54,593)	-0.71%	156,610	2.08%	156,610	2.08%
All Other Shares	15,024	95.24%	15,554	102.03%	15,554	102.03%
Total Savings	66,044	0.04%	1,160,031	0.72%	1,160,031	0.72%
Total Assets	224,708	0.00%	3,145,671	0.00%	3,145,671	0.00%
Total Equity	(36,451)	0.14%	(2,240,189)	9.64%	(2,240,189)	9.64%