

ALAMO CITY CREDIT UNION  
STATEMENT OF FINANCIAL CONDITION  
June 30, 2019

		Jun 30, 2019	
<b>ASSETS</b>			
	LOANS TO MEMBERS	\$ 8,864,018.49	
	LESS ALLOWANCE FOR LOAN LOSS	126,544.31	
NET LOANS			\$ 8,737,474.18
	UNPROCESSED SHARE/ACH ITEMS	10.71	
	ATM SETTLEMENT	\$ 5,640.22-	
<b>CASH</b>			
	CATALYST CORP FCU	80,738.48	
	RANDOLPH BROOKS FCU SAVINGS	\$ 116.56	
	RBFCU Checking Account	\$ 12,905.67	
	Catalyst Corp FCU Tier	\$ 175,000.00	
	Randolph Brooks FCU Money Mar\$	166,746.95	
	VAULT TELLER CASH	7,394.00	
	TELLER CASH - MELISSA	5,625.57	
	ATM CALL CENTER -9202496	6,840.00	
	ATM San Pedro 9414777	3,500.00	
	ATM Corporate Square-986262	6,180.00	
TOTAL CASH			\$ 459,417.72
<b>INVESTMENTS</b>			
	CATALYST CORP FCU	3,772.00	
	CIF -NCB-7/6/19 0.54%	\$ 50,000.00	
	FIN 1 CU SIMPLI CD 2.35% 10-2\$	100,000.00	
	RBFCU 24 mo 8-2-2020 2.25%	\$ 60,508.89	
	SELECT EMP FCU D 1.74 1-25-20\$	60,167.03	
TOTAL INVESTMENTS			\$ 274,447.92
<b>PREPAID DEFERRED EXPENSES</b>			
	Accrued Income	\$ 28,431.01	
	Accrued Income on CDs	\$ 261.01	
	PREPAID IRA ADMINISTRATION	594.50	
	PREPAID LEAGUE DUES	\$ 3,521.90	
	PREPAID OPERATING FEE	602.00	
	PREPAID DATA PROCESSING	6,526.26	
	PREPAID E SUITE	\$ 6,460.03	
	PREPAID PROGRAM MAINTENANCE	\$ 150.00	
	PREPAID LOANLINER	2,727.21	
TOTAL PREPAID DEFERRED EXPENSES			\$ 49,273.92
<b>FIXED ASSETS</b>			
	COMPUTER EQUIPMENT	\$ 55,334.02	
	ACCUM DEPR COMPUTER EQUIP	\$ 53,242.62	
	SOFTWARE	\$ 32,180.00	
	ACCUM DEPR SOFTWARE	\$ 30,521.50	
	FURNITURES FIXTURES	\$ 15,159.44	
	ACCUM DEPR FURN FIXTURES	\$ 15,124.44	
NET FIXED ASSETS			\$ 3,784.90
<b>OTHER ASSETS</b>			
	LEASEHOLD DEPOSIT	\$ 3,045.00	
	DEPOSIT NCUSIF	86,977.05	
TOTAL OTHER ASSETS			\$ 90,022.05
TOTAL ASSETS			\$ 9,614,420.69

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LIABILITIES EQUITY

ACCOUNTS PAYABLE

ACCOUNTS PAYABLE		9.00
EMPLOYEE HEALTH/LIFE INSURANC		262.80-
SINGLE INTEREST INSURANCE-NIN\$		140.00-
AUTOMOBILE LOANS PAYABLE		894.42
CD/CL INSURANCE PAYABLE		1,976.69
GAP/MRC PAYABLE		1,350.00
WITHHOLDING PAYABLE		1,704.28
BACKUP WITHHOLDING PAYABLE		14,784.98
TCUL PAC		22.00
DP CONVERSION ACCRUAL	\$	9,000.00
ANNUAL MEETING		1,200.00
PROFESSIONAL FEES		2,825.00
PLANNING MEETING		3,800.00
		<u>3,800.00</u>

TOTAL PAYABLES 37,163.57

SHARES

REG SHARE DRAFTS		209,144.23
REG SHARE		2,916,248.02
IRA SHARES		61,993.34
IRA ROLLOVER SHARES		23,824.41
SPC SHARE		135,065.70
REG CERTIFICATES		4,801,284.71
IRA CERTIFICATES		35,149.70
IRA ROLLOVER CERTIFICATES		<u>394,946.82</u>

TOTAL MEMBER SHARES 8,577,680.15

EQUITY

REGULAR RESERVE		73,416.16
UNDIVIDED EARNINGS		<u>926,160.81</u>

TOTAL EQUITY 999,576.97

TOTAL LIABILITIES EQUITY \$ 9,614,420.69

ALAMO CITY CREDIT UNION  
STATEMENT OF OPERATIONS  
For the Period Ended June 30, 2019

	<u>1 Month(s)</u> <u>Jun 30, 2019</u>	<u>6 Month(s)</u> <u>Jun 30, 2019</u>
<b>OPERATING INCOME</b>		
INTEREST ON LOANS	\$ 44,957.86	\$ 268,416.74
INCOME FROM INVESTMENTS	746.16	6,761.47
STOP PAYMENT (STP CHR)	0.00	81.00
LATE CHARGE (LATE CHR)	1,586.72	8,995.67
WIRE CHARGE (WIRE FEE)	20.00	70.00
DEPOSIT ITEM RETURNED (RTN)	130.00-	130.00-
SD FORCE PAYMENT FEE	30.00	657.00
ACH FEES	606.00	3,643.00
ATM FEES	1,050.00	4,567.50
ATM FEES CALL CENTER	22.50	240.00
ATM FEES SAN PEDRO	318.00	758.00
ATM FEES CORPORATE SQUARE	190.00	1,182.50
LOAN APPLICATION FEE	256.78	1,656.78
SKIP A PAYMENT FEE	60.00	380.00
MISCELLANEOUS INCOME	217.54	2,063.43
LIBERTY CHECK UPCHARGE INCO	2.91	6.08
ATM CARD INTERCHANGE INCOM	1,001.54	4,851.87
HOME EQUITY FEES	988.92	988.92
GAP/MRC INCOME	896.00	3,184.00
	20.00-	0.00
OTHER OPERATING INCOME	\$ 0.00	\$ 1,519.23
<b>TOTAL OPERATING INCOME</b>	<u>52,800.93</u>	<u>309,893.19</u>
<b>OPERATING EXPENSES</b>		
COMPENSATION	12,551.56	79,987.44
EMPLOYEE BENEFITS	4,035.85	20,745.23
TRAVEL CONFERENCE	1,408.13-	3,262.67
ASSOCIATION DUES	504.00	3,056.91
OFFICE OCCUPANCY	3,065.29	21,560.59
OFFICE OPERATIONS	5,805.43	39,259.56
DEPRECIATION EXPENSE	276.25	1,562.68
FREIGHT POSTAGE	237.60	1,631.78
EDUCATION PROMOTION	0.00	295.07
SUPER STARS	1.61	60.82
DEBIT CARDS	1,381.02	9,764.35
SHARE DRAFTS	283.01	1,679.30
LOAN SERVICING	1,181.22	5,362.86
PROFESSIONAL FEES	350.00	3,901.06
PROVISION FOR LOAN LOSSES	9,357.24	35,832.53
INSURANCE BOND	1,187.51	7,927.51
NCUA OPERATING FEE	302.00	1,959.00
CASH OVER SHORT	80.00-	12.00-
INTEREST ON BORROWED FUNDS	0.00	1,271.86
ANNUAL MEETING EXPENSE	400.00	1,531.88
PLANNING MEETING	250.00	1,500.00
MISCELLANEOUS EXPENSES	202.67	1,610.58
<b>TOTAL OPERATING EXPENSES</b>	<u>39,884.13</u>	<u>243,751.68</u>
<b>INCOME LOSS FROM OPERATIONS</b>	<u>12,916.80</u>	<u>66,141.51</u>
DIVIDENDS SHARES	843.44	5,248.39
DIVIDENDS - CERTIFICATES	8,921.20	51,738.77
DIVIDENDS - CERTIFICATES	192.29	0.00
<b>TOTAL DIVIDENDS</b>	<u>\$ 9,956.93</u>	<u>\$ 56,987.16</u>
<b>NET INCOME (LOSS)</b>	<u>\$ 2,959.87</u>	<u>\$ 9,154.35</u>

ALAMO CITY CREDIT UNION  
STATEMENT OF OPERATIONS  
Analytical Review  
For the Period Ended June 30, 2019

	<u>1 Month(s)</u> <u>Jun 30, 2019</u>	<u>6 Month(s)</u> <u>Jun 30, 2019</u>
Loan Income to Average Assets.....	5.591 %	5.500 %
Investment Income to Avg. Assets.....	0.093 %	0.139 %
Other Income to Average Assets.....	0.883 %	0.711 %
Operations Costs to Avg. Assets.....	4.960 %	4.995 %
Funds Cost to Average Assets.....	1.238 %	1.168 %
Net Income to Average Assets.....	0.368 %	0.188 %
Return on Average Loans.....	6.145 %	6.148 %
Average Loans to Average Assets.....	90.974 %	89.461 %
Total Loans to Total Assets.....		92.195 %
Loan Loss Prov. to Average Loans.....	1.279 %	0.821 %
Loan Loss Prov. to Total Loans.....		0.404 %
Loan Loss Prov. to Average Assets.....	0.097 %	0.367 %
Loan Loss Prov. to Total Assets.....		0.373 %
Loan Loss Allow. to Average Loans.....		1.449 %
Loan Loss Allow. to Total Loans.....		1.428 %
Loan Loss Allow. to Avg. Assets.....		1.297 %
Loan Loss Allow. to Total Assets.....		1.316 %
Return on Average Investments.....	2.457 %	2.025 %
Average Investments to Avg. Asset.....	3.776 %	6.842 %
Total Investments to Total Assets.....		3.791 %
Funds Cost to Average Shares.....	1.392 %	1.323 %
Average Shares to Avg. Assets.....	88.925 %	88.239 %
Total Shares to Total Assets.....		89.217 %
Total Loans to Total Shares.....		103.339 %
Capitalization.....		10.397 %