

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

Sep 30, 2019

ASSETS			
	LOANS TO MEMBERS	\$ 9,106,143.72	
	LESS ALLOWANCE FOR LOAN LOSS	<u>143,868.50</u>	
NET LOANS			\$ 8,962,275.22
	UNPROCESSED SHARE/ACH ITEMS	98.09	
	ATM SETTLEMENT	\$ 7,059.05-	
CASH			
	CATALYST CORP FCU	93,049.57	
	RANDOLPH BROOKS FCU SAVINGS	\$ 116.62	
	RBFCU Checking Account	\$ 48,644.23	
	Catalyst Corp FCU Tier	\$ 125,000.00	
	Randolph Brooks FCU Money Mar\$	56,990.57	
	VAULT TELLER CASH	6,526.00	
	TELLER CASH - MELISSA	4,358.57	
	ATM CALL CENTER -9202496	6,180.00	
	ATM San Pedro 9414777	2,900.00	
	ATM Corporate Square-986262	<u>5,230.00</u>	
TOTAL CASH			\$ 342,034.60
INVESTMENTS			
	CATALYST CORP FCU	3,772.00	
	CIF -NCB-7/6/20 2.40%	\$ 50,000.00	
	FIN 1 CU SIMPLI CD 2.35% 10-2\$	100,000.00	
	RBFCU 24 mo 8-2-2020 2.25%	\$ 60,852.70	
	SELECT EMP FCU D 1.74 1-25-20\$	<u>60,431.29</u>	
TOTAL INVESTMENTS			\$ 275,055.99
PREPAID DEFERRED EXPENSES			
	Accrued Income	\$ 28,621.75	
	Accrued Income on CDs	\$ 279.44	
	PREPAID IRA ADMINISTRATION	339.50	
	PREPAID BOND	\$ 12,541.15	
	PREPAID LEAGUE DUES	\$ 1,505.90	
	PREPAID OPERATING FEE	1,844.00	
	PREPAID DATA PROCESSING	3,259.26	
	PREPAID E SUITE	\$ 3,226.03	
	PREPAID PROGRAM MAINTENANCE	\$ 75.00	
	PREPAID LOANLINER	<u>1,557.21</u>	
TOTAL PREPAID DEFERRED EXPENSES			\$ 53,249.24
FIXED ASSETS			
	COMPUTER EQUIPMENT	\$ 55,334.02	
	ACCUM DEPR COMPUTER EQUIP	\$ 53,557.62	
	SOFTWARE	\$ 32,180.00	
	ACCUM DEPR SOFTWARE	\$ 30,930.25	
	FURNITURES FIXTURES	\$ 15,159.44	
	ACCUM DEPR FURN FIXTURES	<u>\$ 15,154.44</u>	
NET FIXED ASSETS			\$ 3,031.15
OTHER ASSETS			
	LEASEHOLD DEPOSIT	\$ 3,045.00	
	DEPOSIT NCUSIF	<u>86,977.05</u>	
TOTAL OTHER ASSETS			\$ 90,022.05
TOTAL ASSETS			<u>\$ 9,725,668.25</u>

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LIABILITIES EQUITY

ACCOUNTS PAYABLE

ACCOUNTS PAYABLE MISC FUNDS	9.00	
EMPLOYEE HEALTH/LIFE INSURANC	262.80-	
AUTOMOBILE LOANS PAYABLE	139.90-	
CD/CL INSURANCE PAYABLE	1,906.21	
GAP/MRC PAYABLE	900.00	
WITHHOLDING PAYABLE	1,704.28	
BACKUP WITHHOLDING PAYABLE	14,785.00	
TCUL PAC	33.00	
DP CONVERSION ACCRUAL	\$ 13,500.00	
ANNUAL MEETING	2,400.00	
PROFESSIONAL FEES	3,875.00	
PLANNING MEETING	<u>4,300.00</u>	

TOTAL PAYABLES 43,009.79

SHARES

REG SHARE DRAFTS	155,208.23	
REG SHARE	2,994,719.39	
IRA SHARES	62,046.06	
IRA ROLLOVER SHARES	23,841.28	
SPC SHARE	109,501.24	
REG CERTIFICATES	4,909,400.86	
IRA CERTIFICATES	35,364.35	
IRA ROLLOVER CERTIFICATES	<u>396,277.50</u>	

TOTAL MEMBER SHARES 8,686,358.91

EQUITY

REGULAR RESERVE	73,416.16	
UNDIVIDED EARNINGS	<u>922,883.39</u>	

TOTAL EQUITY 996,299.55

TOTAL LIABILITIES EQUITY \$ 9,725,668.25

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

	<u>1 Month(s)</u> <u>Sep 30, 2019</u>	<u>9 Month(s)</u> <u>Sep 30, 2019</u>
<b>OPERATING INCOME</b>		
INTEREST ON LOANS	\$ 46,856.14	\$ 409,046.21
INCOME FROM INVESTMENTS	749.40	9,324.52
FEE CHARGES	0.00	206.66
STOP PAYMENT (STP CHR)	0.00	81.00
LATE CHARGE (LATE CHR)	1,471.12	13,115.14
WIRE CHARGE (WIRE FEE)	0.00	110.00
DEPOSIT ITEM RETURNED (RTN)	0.00	30.00
SD FORCE PAYMENT FEE	151.00	988.00
ACH FEES	810.00	5,945.00
ATM FEES	840.00	6,877.50
ATM FEES CALL CENTER	35.00	312.50
ATM FEES SAN PEDRO	324.00	1,549.00
ATM FEES CORPORATE SQUARE	170.00	1,756.50
LOAN APPLICATION FEE	240.00	2,400.00
SKIP A PAYMENT FEE	40.00	545.00
MISCELLANEOUS INCOME	210.26	3,110.64
LIBERTY CHECK UPCHARGE INCO	1.18	7.85
ATM CARD INTERCHANGE INCOM	1,018.59	7,591.70
HOME EQUITY FEES	240.73	1,229.65
GAP/MRC INCOME	477.00	4,168.00
OTHER OPERATING INCOME	\$ 0.00	\$ 1,519.23
<b>TOTAL OPERATING INCOME</b>	<u>53,634.42</u>	<u>469,914.10</u>
<b>OPERATING EXPENSES</b>		
COMPENSATION	13,377.75	120,731.42
EMPLOYEE BENEFITS	3,327.59	31,032.81
TRAVEL CONFERENCE	614.12	5,150.21
ASSOCIATION DUES	504.00	4,568.91
OFFICE OCCUPANCY	3,852.21	32,708.47
OFFICE OPERATIONS	6,287.82	58,878.79
DEPRECIATION EXPENSE	251.25	2,316.43
FREIGHT POSTAGE	1.95-	2,283.89
EDUCATION PROMOTION	809.62	1,104.69
SUPER STARS	0.00	68.47
DEBIT CARDS	1,503.35	14,498.12
SHARE DRAFTS	274.07	2,636.11
LOAN SERVICING	732.67	7,711.36
PROFESSIONAL FEES	350.00	5,716.73
PROVISION FOR LOAN LOSSES	6,767.02	62,579.73
INSURANCE BOND	1,381.75	11,970.76
NCUA OPERATING FEE	369.00	2,930.00
CASH OVER SHORT	0.00	2.00-
INTEREST ON BORROWED FUNDS	0.00	1,271.86
ANNUAL MEETING EXPENSE	400.00	2,731.88
PLANNING MEETING	0.00	2,000.00
MISCELLANEOUS EXPENSES	0.00	2,205.31
<b>TOTAL OPERATING EXPENSES</b>	<u>40,800.27</u>	<u>375,093.95</u>
<b>INCOME LOSS FROM OPERATIONS</b>	<u>12,834.15</u>	<u>94,820.15</u>
DIVIDENDS SHARES	20.52-	7,947.94
DIVIDENDS - CERTIFICATES	9,885.00	80,993.86
DIVIDENDS - CERTIFICATES	0.00	1.42
<b>TOTAL DIVIDENDS</b>	<u>\$ 9,864.48</u>	<u>\$ 88,943.22</u>
<b>NET INCOME (LOSS)</b>	<u>\$ 2,969.67</u>	<u>\$ 5,876.93</u>

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

	<u>1 Month(s)</u> <u>Sep 30, 2019</u>	<u>9 Month(s)</u> <u>Sep 30, 2019</u>
Loan Income to Average Assets.....	5.818 %	5.610 %
Investment Income to Avg. Assets.....	0.093 %	0.128 %
Other Income to Average Assets.....	0.749 %	0.707 %
Operations Costs to Avg. Assets.....	5.066 %	5.144 %
Funds Cost to Average Assets.....	1.225 %	1.220 %
Net Income to Average Assets.....	0.369 %	0.081 %
Return on Average Loans.....	6.189 %	6.188 %
Average Loans to Average Assets.....	94.011 %	90.660 %
Total Loans to Total Assets.....		93.630 %
Loan Loss Prov. to Average Loans.....	0.894 %	0.947 %
Loan Loss Prov. to Total Loans.....		0.687 %
Loan Loss Prov. to Average Assets.....	0.070 %	0.644 %
Loan Loss Prov. to Total Assets.....		0.643 %
Loan Loss Allow. to Average Loans.....		1.632 %
Loan Loss Allow. to Total Loans.....		1.580 %
Loan Loss Allow. to Avg. Assets.....		1.480 %
Loan Loss Allow. to Total Assets.....		1.479 %
Return on Average Investments.....	2.464 %	2.155 %
Average Investments to Avg. Asset.....	3.777 %	5.934 %
Total Investments to Total Assets.....		3.754 %
Funds Cost to Average Shares.....	1.375 %	1.379 %
Average Shares to Avg. Assets.....	89.059 %	88.448 %
Total Shares to Total Assets.....		89.314 %
Total Loans to Total Shares.....		104.833 %
Capitalization.....		10.244 %