

# TEMPLE SANTA FE COMMUNITY CREDIT UNION

## STATEMENT OF FINANCIAL CONDITION AS OF December 31, 2022

	DECEMBER 2022	DECEMBER 2021
<b>ASSETS</b>		
Loans to Member	\$ 12,335,139.37	\$ 12,717,958.32
Allowance for Loan Loss	(59,979.93)	(96,231.64)
Receivable	12,016.00	37,000.00
Cash	721,828.73	1,853,434.98
Investments	9,352,554.29	9,354,860.10
Prepaid Expenses & Deferred Charges	9,618.64	11,666.57
Fixed Assets	184,564.98	206,126.06
Accrued Income	61,227.70	56,866.48
Deposit in NCUSIF	228,451.51	190,454.91
Other Assets	203,909.00	177,867.50
<b>TOTAL ASSETS</b>	<b><u>\$ 23,049,330.29</u></b>	<b><u>\$ 24,510,003.28</u></b>
<b>LIABILITIES &amp; EQUITY</b>		
<b>TOTAL LIABILITIES</b>	<b><u>\$ 181,218.79</u></b>	<b><u>\$ 141,581.07</u></b>
<b>MEMBER EQUITY</b>		
Regular Shares	13,393,751.35	13,126,053.39
Share Drafts	718,177.20	924,127.29
Money Market	925,208.55	1,751,586.83
I.R.A.'s	393,079.90	402,039.30
Certificates	4,905,550.00	5,742,377.46
Other Deposits	1,022,215.90	1,095,751.73
<b>TOTAL MEMBER EQUITY</b>	<b><u>\$ 21,357,982.90</u></b>	<b><u>\$ 23,041,936.00</u></b>
<b>RESERVES &amp; UNDIVIDED EARNINGS</b>		
Regular Reserves	580,374.86	495,196.42
Other Reserves	-	-
Undivided Earnings	1,133,671.74	1,078,733.29
Comprehensive Income	(203,918.00)	(247,443.50)
<b>TOTAL CAPITAL</b>	<b><u>\$ 1,510,128.60</u></b>	<b><u>\$ 1,326,486.21</u></b>
<b>NET INCOME</b>	<b><u>\$ -</u></b>	<b><u>\$ -</u></b>
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b><u>\$ 23,049,330.29</u></b>	<b><u>\$ 24,510,003.28</u></b>

## STATEMENT OF INCOME AND EXPENSES FOR THE YEAR ENDING December 31, 2022

	DECEMBER 2022	DECEMBER 2021
<b>INCOME</b>		
Income from Loans	\$ 618,500.61	\$ 649,559.23
Investment Income	120,618.52	46,089.92
Fees & Charges	146,073.15	138,357.27
Miscellaneous Income	153,119.60	96,493.26
<b>TOTAL INCOME</b>	<b><u>\$ 1,038,311.88</u></b>	<b><u>\$ 930,499.68</u></b>
<b>OPERATING EXPENSES</b>		
Employee Compensation	533,701.86	\$ 476,860.20
Travel & Conferences	7,584.98	2,175.65
Association Dues	688.00	661.00
Office Expenses	265,208.17	269,518.48
Professional & Outside Services	89,946.97	90,593.86
Provision for Loan Loss	(641.26)	2,250.00
Member Insurance / Stabilization	-	-
Miscellaneous Expenses	-	-
<b>TOTAL OPERATING EXPENSES</b>	<b><u>\$ 896,488.72</u></b>	<b><u>\$ 842,059.19</u></b>
<b>NET OPERATING INCOME (LOSS)</b>	<b><u>141,823.16</u></b>	<b><u>88,440.49</u></b>
<b>NON-OPERATING EXPENSE</b>		
Dividends	1,706.27	1,753.05
Non-Operating Gain (Loss)	-	-
<b>TOTAL NON-OPERATING EXPENSES</b>	<b><u>\$ 1,706.27</u></b>	<b><u>\$ 1,753.05</u></b>
<b>NET INCOME</b>	<b><u>140,116.89</u></b>	<b><u>86,687.44</u></b>