

CP Federal Credit Union

July 2018

Consolidated Statement of Financial Condition

Item ID/Number	Jul-18	Jun-18
Visa	19,942,345	19,652,564
Line of Credit/Unsecured Loans	12,969,681	12,611,103
New Vehicle Loans	25,176,009	24,602,572
Used Vehicle Loans	89,064,478	86,503,098
First Mortgage Real Estate Loans	125,842,840	124,488,502
Home Equity Loans	14,571,430	14,531,850
All Other Secured Loans	23,542,597	23,066,948
Business Loans	8,168,773	8,298,760
Loan Participations	13,469,495	13,221,272
Total Loan To Members	\$332,747,648	\$326,976,669
Allowance for Loan Loss	-1,577,933	-1,578,567
Net Loans	\$331,169,715	\$325,398,103
Share Insurance Deposit	3,585,238	3,585,238
Cash and Cash Equivalents	31,742,508	45,930,277
Investments	56,683,102	57,937,038
Total Cash And Investments	\$92,010,848	\$107,452,553
Land and Building (Net of Depreciation)	4,513,782	4,539,333
Other Fixed Assets (Net of Depreciation)	3,077,623	3,043,917
All Other Assets	9,829,131	9,806,403
Total Assets	\$440,601,100	\$450,240,308
Notes Payable	3,000,000	3,000,000
Accounts Payable	2,335,633	2,242,058
All Other Liabilities	1,339,865	1,268,435
IRA Shares	6,511,959	6,654,775
Other Member Shares	33,586,803	35,041,658
Share Drafts	91,780,298	97,816,946
Regular Shares	121,610,341	122,676,482
Total Share And Draft Accounts	\$253,489,402	\$262,189,860
Share Certificates	32,337,466	33,021,007
Non Member Certificates	0	0
IRA Certificates	9,210,541	9,237,307
Total Certificates of Deposits	\$41,548,007	\$42,258,315
Super Cash Shares	87,501,508	88,351,051
Total Shares And Certificates	\$382,538,917	\$392,799,226
Total Liabilities	\$389,214,415	\$399,309,719
Regular Reserves	7,034,613	7,034,613
Operational Reserves	47,396,078	46,964,447
Unrecognized G/L Defined Benefits	-2,613,926	-2,613,926
Unrecognized G/L Loss on Investments	-394,942	-381,945
Unrecognized G/L TBPF	-35,140	-72,600
Total Equity	\$51,386,684	\$50,930,588
Total Liabilities & Equity	\$440,601,100	\$450,240,308

Consolidated Income Statement

	Jul-18	Year-to-date
Interest On Business Loans	40,637	279,549
Interest On Visa	143,907	981,439
Interest on Line Of Credit	109,500	710,613
Interest On New Vehicle Loans	55,683	345,959
Interest On Used Vehicle Loans	357,486	2,244,777
Interest On First Mortgage Real Estate	481,468	3,317,535
Interest Home Equity	69,167	451,491
Interest On All Other Unsecured Loans	145,128	891,524
Interest on Loan Participations	50,674	315,512
Interest Refunds	0	-17,652
Total Interest On Loans To Members	\$1,453,649	\$9,520,746
Non-Interest Income	696,908	5,125,051
Income From Investments	133,919	990,582
Fee and Other Operating Income	\$830,827	\$6,115,633
Total Income	\$2,284,476	\$15,636,379
Employee Compensation & Benefits	793,379	5,323,651
Travel & Conference Expense	23,043	163,093
Office Occupancy Expense	101,797	706,064
Office Operations Expense	249,541	1,610,664
Educational & Promotional Expense	99,904	728,136
Loan Servicing Expense	154,470	877,557
Professional & Outside Services Expense	185,263	1,236,179
Supervision Fees	9,438	61,432
Misc Operating Expenses	24,920	159,235
Total Operating Expenses	\$1,641,755	\$10,866,012
Provision For Loan & Overdraft Loss	93,874	624,264
NCUSIF Adjustment	0	0
Non Operating (Gain) Loss	6,269	-20,886
Total Other Expenses	\$100,144	\$603,378
Interest On Certificates/IRA's	36,209	249,538
Dividends	70,380	480,908
Interest On Borrowed Funds	4,357	29,799
Cost of Funds	\$110,946	\$760,245
Total Expense	\$1,852,844	\$12,229,634
Net Income	\$431,632	\$3,406,745