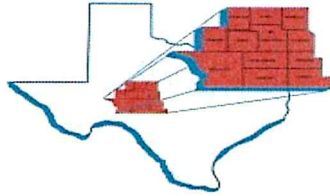


Concho Valley Credit Union



DECEMBER 31, 2017

INCOME STATEMENT	BALANCE SHEET
INCOME	ASSETS
Interest on Loans.....\$ 416,043	Net Loans.....\$ 8,183,361
Income on Investments.... 95,168	Cash..... 976,178
Fee Income..... 92,997	Investments..... 7,482,734
Other Non-operating	Capital..... 151,501
Income (Expense)..... (16)	Fixed Assets..... 608,241
Other Income..... 45,222	Other Assets..... 75,767
Total Income.....\$ 649,414	Total Assets.....\$17,477,782
EXPENSES	LIABILITIES
Employees Compensation	Accrued Dividends.....\$ 6,501
& Benefits.....\$ 290,817	Accounts Payables..... 73,946
Office Operations..... 159,432	Total Liabilities.....\$ 80,447
Professional Development 15,260	
Loan Servicing..... 17,173	EQUITY
Outside Services..... 8,292	Shares/Share Drafts/
Loan Loss..... 22,939	Certificates.....\$ 15,572,746
Other Expenses..... 65,633	Regular Reserves..... 371,798
Total Expenses.....\$ 579,546	Undivided Earnings.... 1,452,791
	Total Equity.....\$17,397,335
INCOME BEFORE DIVIDENDS	TOTAL LIABILITIES
AND INTEREST.....\$ 69,868	AND EQUITY.....\$17,477,782
DIVIDENDS AND	TOTAL MEMBERSHIP.....1454
INTEREST.....\$ 35,724	
NET INCOME	Loans Denied..... 23
EXPENSE.....\$ 34,144	Loan Amount Denied...\$182,331
	CAPITAL TO ASSET RATIO..10.55%
Concho Valley Credit Union is well capitalized.	FEDERALLY INSURED BY NCUA
	Your Savings federally insured to at least \$250,000.00 and backed by the full faith and credit of the United States Government.
