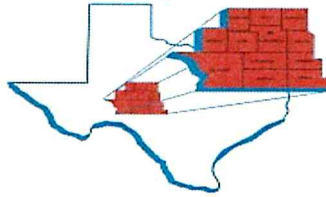


Concho Valley Credit Union



DECEMBER 31, 2018

INCOME STATEMENT	BALANCE SHEET
INCOME	ASSETS
Interest on Loans.....\$ 441,215	Net Loans.....\$ 8,571,918
Income on Investments.... 132,914	Cash..... 824,933
Fee Income..... 102,267	Investments..... 7,808,734
Other Non-operating	Capital..... 155,727
Income (Expense)..... 00	Fixed Assets..... 579,189
Other Income..... 55,593	Other Assets..... 74,663
Total Income.....\$ 731,989	Total Assets.....\$18,015,164
EXPENSES	LIABILITIES
Employees Compensation	Accrued Dividends.....\$ 9,228
& Benefits.....\$ 303,838	Accounts Payables..... 228,816
Office Operations..... 172,254	Total Liabilities.....\$ 238,044
Professional Development 11,831	EQUITY
Loan Servicing..... 17,023	Shares/Share Drafts/
Outside Services..... 8,371	Certificates.....\$ 15,873,275
Loan Loss..... 20,192	Regular Reserves..... 371,798
Other Expenses..... 76,342	Undivided Earnings..... 1,532,047
Total Expenses.....\$ 609,851	Total Equity.....\$18,015,164
INCOME BEFORE DIVIDENDS	TOTAL LIABILITIES
AND INTEREST.....\$ 122,138	AND EQUITY.....\$18,015,164
DIVIDENDS AND	TOTAL MEMBERSHIP.....1464
INTEREST.....\$ 42,881	Loans Denied..... 19
NET INCOME	Loan Amount Denied...\$131,452
EXPENSE.....\$ 79,257	CAPITAL TO ASSET RATIO..10.56%
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.
