

Statement of Financial Condition

As of December 31st

2020 2019

Assets

Cash & Cash Equivalents
 Investments
 Loans Receivable, Net
 Accrued Interest Receivable
 Prepaid Expenses & Other Assets
 Property & Equipment, net
 NCUSIF Deposit

Total Assets

Liabilities

Members' Shares & Savings Accounts
 Accrued Expenses & Other Liabilities

Total Liabilities

Members' Equity

Total Liabilities & Members' Equity

Growth Summary

As Of...	Assets	Shares	Membership

Statement of Income

For the Years Ended

2020 2019

Interest Income

Loans
 Investments

Total Interest Income

Interest Expense

Members' Share & Savings Accounts
 Borrowed Funds

Total Interest Expense

Net Interest Income

Provision For Loan Losses

Net Interest Income After Provision For Loan Losses

Non-Interest Income

Non-Interest Expense

Compensation & Benefits
 Professional & Outside Services
 Office Occupancy & Operations
 Depreciation
 Loan Servicing Expenses
 Marketing & Advertising
 Other Expenses

Total Non-Interest Expense

Net Income



HERITAGE
 Financial Credit Union