

**LM FEDERAL CREDIT UNION**  
**Balance Sheet Comparison - Condensed**

Source1: Actual (Sep 2020)

Source2: Actual (Sep 2019)

	<u>Actual</u> <u>Sep 2020</u>	<u>Actual</u> <u>Sep 2019</u>	<u>Difference</u>	<u>% Change</u>
<b>Assets</b>				
Cash	2,814,505	2,104,040	710,465	33.77%
Investments	17,321,593	9,940,121	7,381,472	74.26%
Unreal G/L AFS Invest	0	0	0	N/A
Net Total Investments	<u>\$17,321,593</u>	<u>\$9,940,121</u>	<u>\$7,381,472</u>	<u>74.26%</u>
<b>Loans</b>				
Real Estate Loans	10,979,775	12,098,106	(1,118,331)	(9.24%)
Line of Credit Loans	1,185	0	1,185	
Other Loans	14,336,890	15,910,845	(1,573,955)	(9.89%)
Total Loans:	<u>\$25,317,850</u>	<u>\$28,008,951</u>	<u>(\$2,691,101)</u>	<u>(9.61%)</u>
Allowance for Loan Loss	(56,318)	(57,842)	1,524	2.63%
Net Total Loans	<u>\$25,261,532</u>	<u>\$27,951,109</u>	<u>(\$2,689,577)</u>	<u>(9.62%)</u>
<b>Non-Interest Bearing Assets</b>				
Fixed Assets	86,567	16,379	70,188	428.52%
Other Assets	468,591	471,458	(2,867)	(0.61%)
Total Non-Interest Bearing Assets:	<u>\$555,158</u>	<u>\$487,837</u>	<u>\$67,321</u>	<u>13.80%</u>
<b>Total Assets:</b>	<u>\$45,952,788</u>	<u>\$40,483,106</u>	<u>\$5,469,682</u>	<u>13.51%</u>
<b>Liabilities Shares and Equity</b>				
<b>Liabilities</b>				
Borrowings	0	0	0	N/A
Other Liabilities	227,447	191,634	35,813	18.69%
Total Liabilities:	<u>\$227,447</u>	<u>\$191,634</u>	<u>\$35,813</u>	<u>18.69%</u>
Shares	42,058,241	36,586,966	5,471,275	14.95%
Equity	3,667,101	3,704,505	(37,404)	(1.01%)
<b>Total Liabilities Shares and Equity:</b>	<u>\$45,952,788</u>	<u>\$40,483,106</u>	<u>\$5,469,682</u>	<u>13.51%</u>