

Attachment 4
December 2021 Consolidated Financials

	HCU	FCU	Consolidated
Loans Outstanding	\$399,689,219.20	\$5,132,977.62	\$404,713,339.04
Participations	\$6,359,825.36	\$1,567,886.97	\$7,927,712.33
Allowance	-\$2,807,764.86	-\$108,857.78	-\$2,807,764.86
Cash & Cash equivalents	\$5,578,538.60	\$1,272,469.83	\$6,851,008.43
Investments	\$34,962,130.65	\$8,889,760.23	\$43,851,890.88
Prepaid & Deferred Expenses	\$747,634.94	\$10,854.73	\$758,489.67
Fixed Assets	\$12,170,415.79	\$266,873.38	\$12,437,289.17
Accrued Income	\$1,086,581.91	\$84,791.21	\$1,171,373.12
Other Assets	\$19,817,301.03	\$33,022.20	\$19,850,323.23
Total Assets	\$477,603,882.62	\$17,149,778.39	\$494,753,661.01
Accounts Payable	\$1,929,577.46	\$8,216.10	\$1,937,793.56
Notes Payable	\$14,110,499.08	\$0.00	\$14,110,499.08
Dividends Payable	\$575,004.19	\$490.03	\$575,494.22
Other Liabilities	\$2,737,094.33	\$11,325.26	\$2,748,419.59
Total Liabilities	\$19,352,175.06	\$20,031.39	\$19,372,206.45
Shares and Share Certificates	\$411,569,263.20	\$15,586,997.67	\$427,156,260.87
Reserves	\$45,070,541.91	\$1,500,716.30	\$45,070,541.91
Equity	\$0.00	\$0.00	\$0.00
Undivided Earnings	\$1,468,474.51	\$42,033.03	\$1,468,474.51
Unrealized Gain/Loss	\$66,032.47	\$0.00	\$66,032.47
Merged Equity	\$77,395.47	\$0.00	\$1,620,144.80
Total Equity	\$46,682,444.36	\$1,542,749.33	\$48,225,193.69
Total Liabilities & Equity	\$477,603,882.62	\$17,149,778.39	\$494,753,661.01
Net Income	\$10,548,741.13	-\$102,988.17	\$10,445,752.96