

**MTCU**  
**FINANCIAL STATEMENT**  
**December 31, 2020**

<b>ASSETS</b>		<b>LIABILITIES/SAVINGS/EQUITY</b>	
<b>LOANS</b>	<b>Amount</b>	<b>LIABILITIES</b>	<b>Amount</b>
MasterCard	\$844,398.53	Accrued Interest Payable on CD's	\$17,988.84
Share Secured Loans	\$440,505.56	Accrued Interest Payable on IRA CD's	\$2,278.78
Home Equity & First Mortgage Loans	\$23,890,468.88	Other Accrued Interest Payable	\$0.00
Auto Loans	\$37,136,767.86	<b>Total Interest Payable</b>	<b>\$20,267.62</b>
Other Loans	\$10,997,824.33		
<b>Total Loans</b>	<b>\$73,309,965.16</b>	Accounts Payable	\$800,764.49
		Line of Credit Payable - Catalyst	\$0.00
(Less) Allowance for Loan Losses & ODP	\$265,971.17	All other liabilities	\$238,001.58
<b>Net Loans Outstanding</b>	<b>\$73,043,993.99</b>	<b>TOTAL LIABILITIES</b>	<b>\$1,059,033.69</b>
Assets in the process of liquidation			
Cash	\$3,465,176.49		
<b>INVESTMENTS</b>		<b>SAVINGS</b>	
Catalyst Corporate FCU Cash Management	\$2,663,011.61	CD's	\$16,141,217.83
Catalyst Corporate FCU Tiered Account	\$0.00	CD's from other Credit Unions	\$0.00
EBA acct held at the Fed	\$15,000,000.00	Checking Accounts	\$23,735,523.97
Catalyst Corp Perpetual Contrib Capital	\$204,044.00	Money Markets	\$26,043,054.61
Investments	\$31,771,920.89	IRA'S	\$3,579,396.57
Investments in transit	\$0.00	IRA CD's	\$1,292,623.53
NCUSIF	\$1,168,527.05	Regular Savings	\$51,816,782.07
<b>Total Investments</b>	<b>\$50,807,503.55</b>	<b>Total Savings/Shares/Deposits</b>	<b>\$122,608,598.58</b>
<b>OTHER ASSETS</b>			
Land & Building-1505 N Midland Dr (net)	\$808,347.71		
Land & Building-4717 N Midkiff (net)	\$2,754,569.36		
Land & Building-3100 N Big Spring (net)	\$677,544.62		
Furniture & Equipment 1505 N Midland Dr (net)	\$48,891.36		
Landscaping (net)	\$30,566.00	<b>EQUITY</b>	
Building Improvements (net)	\$3,233.41	Regular Reserves	\$1,302,937.10
Furniture & Fixtures 4717 N Midkiff (net)	\$194,109.48	Undivided earnings	\$11,766,612.32
Furniture & Fixtures 3100 N Big Spring (net)	\$84,465.56	Investment market value adjustment	\$582,668.89
<b>Total Fixed Assets</b>	<b>\$4,601,727.50</b>	Unrealized gain/loss on pension	-\$2,075,299.33
All other assets	\$3,460,857.88	Net Income (Loss)	\$134,708.16
<b>TOTAL ASSETS</b>	<b>\$135,379,259.41</b>	<b>TOTAL LIABILITIES SAVINGS &amp; EQUITY</b>	<b>\$135,379,259.41</b>

\*As of 8/31/2019, mortgage and home equity related loan participations have been moved from "Other Loans" to "Home Equity & First Mortgage Loans" and auto related loans were moved from "Other Loans" to a new category "Auto Loans" to provide more detailed information.

**MTCU**  
**STATEMENT OF INCOME**  
**December 31, 2020**

<b>OPERATING INCOME</b>	<b>December</b>	<b>Qtr. to Date</b>	<b>Year to Date</b>
Interest on Loans	\$367,708.16	\$1,110,951.50	\$4,523,575.74
Interest on Credit Cards	\$6,808.92	\$20,794.47	\$85,434.12
Income from Investments	\$51,334.70	\$147,743.93	\$690,674.68
Other Investment Income	\$965.73	\$2,838.51	\$31,976.83
Fees and Charges Income	\$156,759.71	\$472,331.42	\$1,734,131.88
Other operating Income	\$46,233.03	\$92,206.70	\$673,574.62
<b>Total Gross Income</b>	<b>\$629,810.25</b>	<b>\$1,846,866.53</b>	<b>\$7,739,367.87</b>
<b>OPERATING EXPENSES</b>			
Compensation Expense	\$182,638.67	\$511,050.27	\$2,180,493.55
Employee Benefits	\$54,796.50	\$155,254.96	\$689,701.21
Travel & Conf. Expense	\$195.00	\$1,744.50	\$5,340.73
Association Dues	\$2,169.28	\$6,574.63	\$27,080.76
Office Occupancy Expense	\$10,952.45	\$68,827.29	\$302,265.80
Office Operations Expense	\$162,237.88	\$492,085.62	\$1,965,787.62
Education & Promo Expense	\$17,713.62	\$51,097.03	\$154,056.90
Loan Servicing Expense	\$44,005.51	\$148,248.89	\$593,604.65
Professional & Outside Services	\$26,089.56	\$42,959.46	\$134,912.03
Provision for Loan Losses & ODP	\$1,143.95	\$83,366.36	\$250,522.95
NCUA Stabilization	\$0.00	\$0.00	\$0.00
Exam & Supervisory Fees	\$1,919.50	\$5,758.50	\$21,647.49
Interest on Borrowed Money	\$0.00	\$0.00	\$0.00
Annual Meeting Expense	\$0.00	\$0.00	\$250.00
Misc. Operating Expense	\$2,970.28	\$4,325.26	\$14,727.73
<b>Total Operating Expenses</b>	<b>\$506,832.20</b>	<b>\$1,571,292.77</b>	<b>\$6,340,391.42</b>
Loss on Investments	\$0.00	\$0.00	\$0.00
<b>Net Income (Loss)</b>	<b>\$122,978.05</b>	<b>\$275,573.76</b>	<b>\$1,398,976.45</b>
Dividends on Shares	\$14,380.35	\$41,655.05	\$155,961.37
Dividends on Money Markets	\$8,875.54	\$29,536.86	\$135,589.63
Dividends on Kasasa Accounts	\$1,478.90	\$4,292.27	\$16,590.31
Interest on IRA's	\$1,662.11	\$4,723.78	\$22,028.22
IRA CD Interest	\$2,373.73	\$7,363.85	\$32,896.88
Interest on CD's	\$17,764.09	\$53,293.79	\$256,773.01
Interest on CD's from other CU's	\$0.00	\$0.00	\$0.00
Loan interest rebate	\$0.00	\$0.00	\$0.00
<b>Total Interest &amp; Dividend Expense</b>	<b>\$46,534.72</b>	<b>\$140,865.60</b>	<b>\$619,839.42</b>
<b>Net Income (Loss)</b>	<b>\$76,443.33</b>	<b>\$134,708.16</b>	<b>\$779,137.03</b>
Non Operating Income	\$0.00	\$0.00	\$0.00
Gain or (loss) on assets	\$0.00	\$0.00	\$1,700.00
Gain or (loss) on investments	\$0.00	\$0.00	\$0.00
<b>Net Income (Loss)</b>	<b>\$76,443.33</b>	<b>\$134,708.16</b>	<b>\$780,837.03</b>
(Less) Req. Trans to Reserves	\$0.00	\$0.00	\$0.00
Provision for loan losses adj.	\$1,143.95	\$1,143.95	\$250,522.95
<b>Change to Undivided Earnings</b>	<b>\$77,587.28</b>	<b>\$135,852.11</b>	<b>\$1,031,359.98</b>