

MTCU
FINANCIAL STATEMENT
December 31, 2023

ASSETS		LIABILITIES/SAVINGS/EQUITY	
LOANS	Amount	LIABILITIES	Amount
MasterCard	\$738,308.37	Accrued Interest Payable on CD's	\$34,695.57
Share Secured Loans	\$692,506.02	Accrued Interest Payable on IRA CD's	\$1,206.80
Home Equity & First Mortgage Loans	\$19,820,282.31	Other Accrued Interest Payable	\$0.00
Auto Loans	\$36,550,810.71	Total Interest Payable	\$35,902.37
Other Loans	\$14,570,432.15		
Total Loans	\$72,372,339.56	Accounts Payable	\$1,291,483.68
		Line of Credit Payable - Catalyst	\$0.00
(Less) Allowance for Credit Losses on Loans	\$328,253.20	All other liabilities	\$308,729.72
Net Loans Outstanding	\$72,044,086.36	TOTAL LIABILITIES	\$1,636,115.77
Assets in the process of liquidation			
Cash	\$2,713,204.20		
INVESTMENTS		SAVINGS	
Catalyst Corporate FCU Cash Management	\$6,074,984.94	CD's	\$13,685,498.38
Catalyst Corporate FCU Tiered Account	\$8,000,000.00	CD's from other Credit Unions	\$0.00
EBA acct held at the Fed	\$2,000,000.00	Checking Accounts	\$28,634,239.70
Catalyst Corp Perpetual Contrib Capital	\$204,044.00	Money Markets	\$21,622,097.92
Investments	\$34,557,830.14	IRA'S	\$4,285,549.65
Investments in transit	\$0.00	IRA CD's	\$678,317.70
NCUSIF	\$1,209,814.58	Regular Savings	\$56,651,082.98
Total Investments	\$52,046,673.66	Total Savings/Shares/Deposits	\$125,556,786.33
OTHER ASSETS			
Land & Building-1505 N Midland Dr (net)	\$675,341.53		
Land & Building-4717 N Midkiff (net)	\$2,591,513.48		
Land & Building-3100 N Big Spring (net)	\$632,467.22		
Furniture & Equipment 1505 N Midland Dr (net)	\$850,222.49		
Landscaping (net)	\$18,137.49	EQUITY	
Building Improvements (net)	\$1,279,370.94	Regular Reserves	\$1,302,937.10
Furniture & Fixtures 4717 N Midkiff (net)	\$396,821.62	Undivided earnings	\$13,482,230.17
Furniture & Fixtures 3100 N Big Spring (net)	\$261,685.01	Investment market value adjustment	-\$2,626,320.43
Total Fixed Assets	\$6,705,559.78	Unrealized gain/loss on pension	-\$1,731,170.00
All other assets	\$4,574,531.00	Net Income (Loss)	\$463,476.06
TOTAL ASSETS	\$138,084,055.00	TOTAL LIABILITIES SAVINGS & EQUITY	\$138,084,055.00

MTCU
STATEMENT OF INCOME
December 31, 2023

OPERATING INCOME	December	Qtr. to Date	Year to Date
Interest on Loans	\$435,204.08	\$1,300,380.14	\$5,076,460.87
Interest on Credit Cards	\$6,539.76	\$18,458.94	\$76,802.15
Income from Investments	\$75,414.10	\$242,323.68	\$986,856.38
Other Investment Income	\$49,640.29	\$133,865.62	\$324,844.68
Fees and Charges Income	\$162,845.80	\$492,918.28	\$1,991,322.87
Other operating Income	\$27,648.76	\$114,745.68	\$417,329.10
Total Gross Income	\$757,292.79	\$2,302,692.34	\$8,873,616.05
OPERATING EXPENSES			
Compensation Expense	\$185,436.71	\$623,650.79	\$2,486,464.75
Employee Benefits	\$51,349.48	\$158,032.12	\$635,408.93
Travel & Conf. Expense	\$0.00	\$3,420.60	\$31,950.05
Association Dues	\$2,096.72	\$6,290.12	\$25,496.30
Office Occupancy Expense	\$17,290.80	\$101,904.61	\$451,438.73
Office Operations Expense	\$186,095.19	\$591,415.93	\$2,444,392.01
Education & Promo Expense	\$20,854.87	\$75,741.35	\$268,963.24
Loan Servicing Expense	\$55,388.14	\$180,644.05	\$777,385.09
Professional & Outside Services	\$7,132.39	\$21,224.69	\$95,899.10
Provision for Credit Losses	-\$131.00	-\$169,590.00	\$1,765.63
NCUA Stabilization	\$0.00	\$0.00	\$0.00
Exam & Supervisory Fees	\$1,946.50	\$5,839.50	\$20,368.75
Interest on Borrowed Money	\$0.00	\$0.00	\$0.00
Annual Meeting Expense	\$143.00	\$429.00	\$1,996.59
Misc. Operating Expense	-\$1,014.20	\$15,791.73	\$6,525.66
Total Operating Expenses	\$526,588.60	\$1,614,794.49	\$7,248,054.83
Loss on Investments	\$0.00	\$0.00	\$0.00
Net Income (Loss)	\$230,704.19	\$687,897.85	\$1,625,561.22
Dividends on Shares	\$15,878.20	\$50,276.28	\$200,942.58
Dividends on Money Markets	\$20,283.16	\$60,677.03	\$243,970.22
Dividends on Kasasa Accounts	\$1,638.61	\$4,925.16	\$12,480.03
Interest on IRA's	\$3,973.96	\$11,630.15	\$46,730.30
IRA CD Interest	\$1,241.06	\$3,353.55	\$11,827.73
Interest on CD's	\$34,367.19	\$93,559.62	\$249,152.10
Interest on CD's from other CU's	\$0.00	\$0.00	\$0.00
Loan interest rebate	\$0.00	\$0.00	\$0.00
Total Interest & Dividend Expense	\$77,382.18	\$224,421.79	\$765,102.96
Net Income (Loss)	\$153,322.01	\$463,476.06	\$860,458.26
Non Operating Income	\$0.00	\$0.00	\$0.00
Gain or (loss) on assets	\$0.00	\$0.00	-\$519.20
Gain or (loss) on investments	\$0.00	\$0.00	\$0.00
Net Income (Loss)	\$153,322.01	\$463,476.06	\$859,939.06
(Less) Req. Trans to Reserves	\$0.00	\$0.00	\$0.00
Provision for credit losses adj.	-\$131.00	-\$169,590.00	\$1,765.63
Change to Undivided Earnings	\$153,191.01	\$293,886.06	\$861,704.69

**MTCU
FINANCIAL STATEMENT
December 31, 2023**

After Close

ASSETS		LIABILITIES/SAVINGS/EQUITY	
LOANS	Amount	LIABILITIES	Amount
MasterCard	\$738,308.37	Accrued Interest Payable on CD's	\$34,695.57
Share Secured Loans	\$692,506.02	Accrued Interest Payable on IRA CD's	\$1,206.80
Home Equity & First Mortgage Loans	\$19,820,282.31	Accrued Int Pay on CD's from other CU's	\$0.00
Auto Loans	\$36,550,810.71	Total Interest Payable	\$35,902.37
Other Loans	\$14,570,432.15		
Total Loans	\$72,372,339.56	Accounts Payable	\$1,291,483.68
		All other liabilities	\$308,729.72
(Less) Allowance for Credit Losses on Loans	\$328,253.20	TOTAL LIABILITIES	\$1,636,115.77
Net Loans Outstanding	\$72,044,086.36		
Cash	\$2,713,204.20	SAVINGS	
		CD's	\$13,685,498.38
INVESTMENTS		CD's from other Credit Unions	\$0.00
		Checking Accounts	\$28,634,239.70
Catalyst Corporate FCU Cash Management	\$6,074,984.94	Money Markets	\$21,622,097.92
Catalyst Corporate FCU Tiered Account	\$8,000,000.00	IRA'S	\$4,285,549.65
EBA acct held at the Fed	\$2,000,000.00		
Catalyst Corp Perpetual Contrib Capital	\$204,044.00	IRA CD's	\$678,317.70
Investment CD's	\$34,557,830.14	Regular Savings	\$56,651,082.98
Investments in transit	\$0.00		
NCUSIF	\$1,209,814.58	Total Savings/Shares/Deposits	\$125,556,786.33
Total Investments	\$52,046,673.66		
OTHER ASSETS			
Land & Building-1505 N Midland Dr (net)	\$675,341.53		
Land & Building-4717 N Midkiff (net)	\$2,591,513.48		
Land & Building-3100 N Big Spring (net)	\$632,467.22		
New Furniture & Equipment (net)	\$850,222.49		
Landscaping (net)	\$18,137.49	EQUITY	
Building Improvements (net)	\$1,279,370.94	Regular Reserves	\$1,302,937.10
Furniture & Fixtures 4717 N Midkiff (net)	\$396,821.62	Undivided earnings	\$13,945,706.23
Furniture & Fixtures 3100 N Big Spring (net)	\$261,685.01	Investment market value adjustment	-\$2,626,320.43
Total Fixed Assets	\$6,705,559.78	Unrealized gain/loss on pension	-\$1,731,170.00
All other assets	\$4,574,531.00	Net Income (Loss)	
TOTAL ASSETS	\$138,084,055.00	TOTAL LIABILITIES SAVINGS & EQUITY	\$138,084,055.00