REPORT OF OPERATIONS OF THE NE PA COMMUNITY FEDERAL CREDIT UNION

AS OF NOVEMBER 30, 2024 CHARTER NUMBER 13458 (1-14-60)

					CONDITION							NUMBER 1	345	<u>8 (1-14-60)</u>	
STATEMENT OF FINANCIAL CONDITION AS OF November 30, 2024										STATEMENT OF INCOME For the Period Ending November 30, 2024					
ACCT					ACCT						This Period				
NO	Assets		End of this Period	NO	Liabilities and Equity		End of	this Period	Acct	t	Fron	n: 11/01/2024	Ye	ar To Date	
700	Loans:			800	Accounts Payable:		\$		No		To:	11/30/2024			
701	Loans		\$ 66,993,625.59	801	Accounts Payable	9		(8,221.93)	100	Operating Income:	\$		\$		
702.1	VISA Loans (Pur. & C.A	A.)	5,481,404.95	802	Undistributed Paymer	nts		573,539.70	111	Interest on Loans		346,119.81		3,769,032.79	
				808	Accts Payable-CDI &			0.00	113	Inc. Lns of Liq Cr Unions					
	TOTAL		72,475,030.54		Notes Payable - Mem			0.00		Total		346,119.81		3,769,032.79	
719	Less: Allowance for Loan	Losses	(531,584.91)		Acc'd Interest Payable	e		0.00	119	Less- Interest Refund		0.00		0.00	
	Net		71,943,445.63	820	Dividends Payable			0.00		Net		346,119.81		3,769,032.79	
730	Cash:		0.00												
731	Cash, Other		1,688,727.77		Taxes Payable:			0.00	121	Income from Investments		266,985.03		2,232,407.31	
729	Other Accounts Receivabl	е	8,564.96		Fed. W.H. Taxes Pay			0.00				74 005 07		000 000 50	
738	Petty Cash		0.00	841.1	Fed Taxes Payable-O			111.11	131	Fees and Charges		74,005.87		833,069.56	
740	Investments:			842	State W.H. Taxes Pay	/		0.00	151	Misc Oper Income		95,753.20		1,181,496.37	
744	Deposits Corp Central		364,389.54		City W.H. Taxes Paya	able		0.00	152	Origination Fee		700 000 01			
744.1	Corp MM Certificates		1,000,000.00		Other Liabilities:					Total Operating Income		782,863.91		8,016,006.03	
744.2	Corp Investments-Othe		1,962,399.63		Soc. Sec. Taxes Paya			0.00							
746.1	Comm'l Bank Deposits		85,343,240.34		Other Taxes Payable		ļ		200	Operating Expenses:		450 400 00		4 000 407 00	
750	Accrued Income:			861	Other Liabilities			,	210	Compensation	<u> </u>	150,420.86		1,802,427.86	
751	Central Liquidity Facility	/	440,842.55	889	Other Deferred Credit	S			220	Employee Benefits		46,265.55		448,831.65	
752	Investment - NCUSIF		1,498,915.27		Total Liabilities		\$		230	Travel & Conference Expense		102.54		10,420.17	
760	Prepaid and Deferred Exp			901	Shares			, ,	240	Association Dues		781.17		8,592.87	
766	Other Prepaid Insurance		64,625.85		Share Draft Shares			, ,	250	Office Occupancy Expense		18,426.17		243,890.38	
769 Other Prepaid Expenses		S	202,644.55		TOP Acc't Shares				260	Office Operations Expense		95,508.77		1,155,693.74	
770	Fixed Assets: (Net)		- 40 000 40	904	Club Shares			, ,	270	Education & Promotion Exp.		5,748.40		115,391.11	
771	Land		546,880.18		Retirement Shares			, ,	280	Loan Servicing Expense		91,375.13		905,349.62	
772			2,177,773.06					, ,	290	Prof. & Outside Services		39,574.18		434,387.87	
774			520,196.91						300	Provision for Loan Losses		64,398.34		230,918.92	
776			6,138.48					, ,	310	Members' Insurance		0.00		0.00	
790	Other Assets:			942	Approp. Undiv. Ea	<u> </u>			320	Fed. Supv./ Exam Expense		3,670.60		29,364.80	
781			203,723.73	960	Net Income (Loss)				330	Cash Over and Short		8.73		(2,266.30)	
782			79,937.88		-				340	Interest on Borrowed Money		0.00		0.00	
799	Other Assets		56,954.09	4	Total Equity				350	Annual Meeting Expense		0.00		0.00	
	Total Assets		\$ 168,109,400.42		Total Liabilities and				360	Misc. Operating Expenses		740.00		15,396.64	
We cer	tify, to the best of our knowledge	e and belief,	this statement and the re	lated sta	tements are true and corre	ct and preser	nt fairly th	e financial		(66.04%) Mo. (67.35%) Y.T.D.					
position	n and the results of operations fo	r the periods	s covered.												
										Total Operating Expenses		517,020.44		5,398,399.33	
Treasurer Officer										Inc (Loss) From Operations		265,843.47		2,617,606.70	
STATISTICAL REPORT As of November 30, 2024								400	Non-Oper. Gains (Losses):	<u> </u>	0.00		0.00		
				Noven		N I	-		420	Gain (Loss) on Investments		0.00		0.00	
		Number	Amount	I		Number		Amount	430	Gain (Loss) Disp. of Assets		0.00		6,326.26	
1	Delinquent Loans	40	¢ 600 004 05	4							<u> </u>			6 200 00	
	a 2 to less than 6 months	46		4						Total Non-Oper Gains (Losses)	<u> </u>	0.00		6,326.26	
	o 6 to less than 12 months	12 0			lembers! 9 News-set-set					Ino (Loop) Pofere Dividend-		265 842 47		2 622 022 06	
	c 12 months and over d Subtotal (1.33%)	58			lembers' & Nonmembers' nts at End of Period	12,451				Inc. (Loss) Before Dividends	<u> </u>	265,843.47		2,623,932.96	
2	Current and less than 2	50	ψ 304,884.34		Potential Members	223,870			380	Dividends		137,138.57		1,575,428.98	
l ²	months delinquent	5,987	71 510 036 20		Potential Members	223,010		\$4,175,978.86	300			137,130.37		1,575,420.90	
				1				φ-, πο, στο. σο				100 704 00	¢	4 0 40 500 00	
3	Total Loans	6,045	a 12,415,030.54		eries on Loans Charged			¢645 000 00		Net Income (Loss)	\$	128,704.90	\$	1,048,503.98	
				Off Si	nce Organization			\$645,209.82							