

MERIDIAN TRUST FEDERAL CREDIT UNION
STATEMENT OF FINANCIAL CONDITION
March 31, 2022

ASSETS

<u>ITEM</u>	<u>LOANS & CASH</u>			<u>AMOUNT</u>
1. a. COMMERCIAL AND AGRICULTURAL LOANS TO MEMBERS				\$40,957,185.22
b. REAL ESTATE LOANS TO MEMBERS				\$195,281,907.91
c. LOAN BALANCES FULLY SECURED BY SHARES				\$177,094.05
d. ALL OTHER LOANS TO MEMBERS				<u>\$181,558,987.54</u>
e. TOTAL LOANS TO MEMBERS				\$417,975,174.72
f. ALL OTHER LOAN ACCOUNTS				<u>\$3,564,982.84</u>
2. TOTAL LOANS				\$421,540,157.56
3. ALLOWANCE FOR LOANS LOSSES				<u>(\$3,223,449.23)</u>
4. NET LOANS OUTSTANDING				\$418,316,708.33
5. CASH				\$74,886,105.12
	INVESTMENTS	REMAINING MATURITIES		
		<u>A. 1 YR OR LESS</u>	<u>B. MORE THAN 1 YR.</u>	<u>C. TOTAL</u>
6. U.S. GOVERNMENT OBLIGATIONS		\$0.00	\$0.00	\$0.00
7. SECURITIES AVAILABLE FOR SALE		\$1,000,000.00	\$63,667,329.23	\$64,667,329.23
8. SHARES, DEPOSITS & CERTIF. IN CORP. CENTRALS		\$23,856,397.29	\$5,899,000.00	\$29,755,397.29
9. SHARES, DEPOSITS, CERT. IN OTHER CU'S, BANKS, AND S&L'S		\$12,666,776.92	\$28,993,974.65	\$41,660,751.57
10. OTHER INVESTMENTS		\$0.00	\$0.00	\$0.00
11. PREMIUM / (DISCOUNT ON A.F.S.)		\$0.00	\$442,538.41	\$442,538.41
12. ACCUMULATED UNREALIZED GAIN(LOSS) ON A.F.S.		\$0.00	(\$3,136,678.40)	(\$2,496,252.27)
13. MUTUAL FUNDS, INCL. COMMON TRUST INVESTMENTS		\$0.00	\$0.00	\$0.00
14. LESS ALLOW. FOR COMMON TRUST & MUTUAL FUNDS		\$0.00	\$0.00	\$0.00
15. TRADING SECURITIES (AT MARKET)		\$0.00	\$0.00	\$0.00
16. NET INVESTMENTS				\$134,029,764.23
	OTHER ASSETS			
17. LAND & BUILDING (NET OF DEPRECIATION OF (\$6,910,744.41)				\$17,985,963.39
18. OTHER FIXED ASSETS (NET OF DEPRECIATION OF (\$4,822,153.94)				\$994,244.95
19. NCUSIF CAPITAL DEPOSIT				\$5,397,124.75
20. FORECLOSED & REPOSSESSED ASSETS				\$180,819.16
21. ALL OTHER ASSETS				<u>\$18,512,521.67</u>
TOTAL OTHER ASSETS				<u>\$43,070,673.92</u>
22. TOTAL ASSETS				<u>\$670,303,251.60</u>

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LIABILITIES AND EQUITY

ITEM	REMAINING MATURITIES		<u>C. TOTAL</u>
	<u>A. 1 YR OR LESS</u>	<u>B. MORE THAN 1 YR.</u>	
23. NOTES PAYABLE	\$0.00	\$0.00	\$0.00
24. REVERSE REPURCHASE TRANSACTIONS	\$0.00	\$0.00	\$0.00
25. ACCOUNTS PAYABLE			\$3,317,435.40
26. DIVIDENDS/INTEREST ON SHARES/DEPOSITS PAYABLE			\$183,279.94
27. DEFERRED INCOME			\$877,837.58
28. ALL OTHER LIABILITIES			<u>\$550,643.60</u>
29. TOTAL LIABILITIES			\$4,929,196.52

	REMAINING MATURITIES		<u>C. TOTAL</u>
	<u>A. 1 YR OR LESS</u>	<u>B. MORE THAN 1 YR.</u>	
30. a. SHARE CERTIFICATES	\$26,757,053.86	\$68,240,130.82	\$94,997,184.68
b. SHARE DRAFT ACCOUNTS			\$147,801,739.53
c. MEMBER DEPOSITS (SCU's ONLY)			\$0.00
d. IRA/KEOGH & RETIREMENT ACCOUNTS			\$26,905,179.46
e. MONEY MARKET ACCOUNTS			\$164,086,967.37
f. OTHER MEMBER SAVINGS			\$168,296,132.90
g. NON-MEMBER SAVINGS			\$992,000.00
h. TOTAL SAVINGS/SHARES/DEPOSITS			\$603,079,203.94
31. REGULAR/STATUTORY RESERVES			\$6,927,557.64
32. ACCUMULATED UNREALIZED GAIN(LOSS) ON AFS SECURITIES			(\$3,188,141.40)
33. SPECIAL RESERVES			\$0.00
34. OTHER RESERVES			\$0.00
35. UNDIVIDED EARNINGS			\$56,868,418.99
36. NET INCOME (LOSS)			<u>\$1,687,015.91</u>
37. TOTAL LIABILITIES & EQUITY			<u>\$670,303,251.60</u>

	REMAINING MATURITIES		<u>C. TOTAL</u>
	<u>A. 1 YR OR LESS</u>	<u>B. MORE THAN 1 YR.</u>	
<u>MARKET VALUE OF INVESTMENTS</u>			
38. HOLD TO MATURITY	\$36,523,174.21	\$34,892,974.65	\$71,416,148.86
39. AVAILABLE FOR SALE	\$1,000,000.00	\$61,613,615.37	\$62,613,615.37
40. ALL OTHER INVESTMENTS	\$0.00	\$0.00	\$0.00