

FD Community FCU and Greater Watertown FCU
Individual and Combined Entity Balance Sheet
Balances as of September 30, 2020

<u>ASSETS</u>	<u>FD Community Balance Sheet</u>	<u>Greater Watertown Balance Sheet</u>	<u>Combined</u>
Cash and due from banks	\$ 7,298,685	\$ 2,257,522	\$ 9,556,207
Other investments	36,776,500	10,814,265	47,590,765
Investment securities available for sale	-	-	-
Investment securities held to maturity	-	-	-
Loans, gross	58,987,469	6,005,234	64,992,703
Allowance for loan losses	(396,434)	(56,353)	(452,787)
NCUSIF deposit	790,775	167,791	958,566
Premises and equipment	1,253,484	276,908	1,530,392
Accrued interest receivable	-	-	-
Other real estate owned	-	757	757
Other assets	752,065	117,322	869,387
Goodwill	-	-	-
Core deposit intangible asset	-	-	-
TOTAL ASSETS	\$ 105,462,544	\$ 19,583,446	\$ 125,045,990
LIABILITIES AND EQUITY			
Total shares/deposits	\$ 95,539,141	\$ 18,249,323	\$ 113,788,464
FHLB advances/debt	-	-	-
Other liabilities	361,323	18,195	379,518
Total liabilities	95,900,464	18,267,518	114,167,982
Equity:			
Undivided earnings	8,779,631	1,140,636	9,920,267
Regular reserves	782,449	175,292	957,741
Equity acquired in merger	-	-	-
Unrealized gain/(loss) on AFS securities	-	-	-
Total equity	9,562,080	1,315,928	10,878,008
TOTAL LIABILITIES AND EQUITY	\$ 105,462,544	\$ 19,583,446	\$ 125,045,990

FD Community FCU and Greater Watertown FCU
Individual and Combined Entity Income Statement
Nine-Months Ended September 30, 2020

	<u>FD Community</u>	<u>Greater Watertown</u>	<u>Combined</u>
Income:			
Interest on Loan	\$ 2,186,069	\$ 258,484	\$ 2,444,553
Interest on Investments	383,857	138,053	521,910
Gain on Investments	-	-	-
Fee Income	937,199	64,951	1,002,150
Non Operating income	-	-	-
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Total Income	<u>3,507,125</u>	<u>461,488</u>	<u>3,968,613</u>
Expenses:			
Employee Compensation	1,063,872	299,391	1,363,263
Occupancy	-	-	-
Other Operating	1,427,073	225,466	1,652,539
Cost Savings	-	-	-
Loan Loss Reserve	236,815	5,626	242,441
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Operating Expenses	<u>2,727,760</u>	<u>530,483</u>	<u>3,258,243</u>
Dividends	<u>288,536</u>	<u>3,663</u>	<u>292,199</u>
Total Expenses	<u>3,016,296</u>	<u>534,146</u>	<u>3,550,442</u>
Net Income (loss)	<u>\$ 490,829</u>	<u>\$ (72,658)</u>	<u>\$ 418,171</u>