Local Government Federal Credit Union

Statements of Financial Condition
September 2016 and 2015

Assets	2016	2015
Cash and Investments	$285,864,574	$329,713,434
Mortgage Loans	$491,625,688	$416,878,331
Personal Loans	$155,443,664	$120,714,311
Member Business Loans	$69,896,774	$58,595,565
Home Equity Loans	$64,325,943	$56,386,518
Auto Loans	$464,156,708	$397,213,171
Credit Card Loans	$77,367,004	$66,255,810
Allowance for Loan Losses	($9,914,782)	($7,192,648)
Net Loans	$1,312,900,998	$1,108,851,059
National Share Insurance	$15,119,598	$12,967,593
Other Assets	$111,210,027	$97,593,377
Total Assets	$1,725,095,197	$1,549,125,464

Liabilities & Members' Equity	2016	2015
Payables	$6,659,799	$6,116,539
Share Accounts	$385,580,475	$333,335,200
Share Draft Accounts	$285,663,096	$236,795,621
Money Market Accounts	$437,284,298	$402,775,403
Individual Retirement Accounts	$175,941,941	$163,524,001
Share Certificates	$274,389,989	$263,732,822
Total Deposits	$1,558,859,799	$1,400,163,047
Total Reserves and Undivided Earnings	$159,575,599	$142,845,878
Total Liabilities & Members' Equity	$1,725,095,197	$1,549,125,464

Statements of Income
September 2016 and 2015

Operating Income	2016	2015
Total Investment Income	$201,868	$380,154
Mortgage Loans	$1,558,172	$1,383,836
Personal Loans	$1,354,351	$1,045,499
Home Equity Loans	$160,538	$235,965
Auto Loans	$1,653,874	$1,320,460
Credit Card Loans	$620,956	$517,566
Member Business Loans	$175,934	$148,352
Total Loan Income	$5,523,825	$4,651,678
Other Operating Income	$2,755,197	$2,425,652
Total Income	$8,480,891	$7,457,484

Operating Expenses	2016	2015
Operating Expenses	$6,535,958	$5,718,724
Share Accounts	$84,695	$72,734
Share Draft Accounts	$30,516	$26,363
Money Market Accounts	$124,454	$115,242
Individual Retirement Accounts	$155,215	$144,512
Share Certificates	$248,009	$243,631
Total Deposit Expense	$642,889	$602,481
Total Expenses	$7,178,847	$6,321,205
Net Operating Income	$1,302,044	$1,136,278