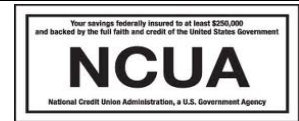


GARDEN SAVINGS FEDERAL CREDIT UNION
GSFCU FINANCIAL STATEMENTS
April 30, 2022
CHARTER # 18710



Balance Sheet

Assets		Liabilities	
Loans to Members	265,874,921	Shares	381,884,019
Investments	116,309,516	Accounts Payable & Other	3,695,877
Cash	9,148,428	Total Liabilities	385,579,896
Other Assets	<u>21,402,871</u>		
		Member's Equity	
		Net Worth	35,628,362
		Unrealized Gain/(Loss) on Investments	(8,472,523)
		Total Member's Equity	27,155,839
Total Assets	<u>412,735,736</u>	Total Liabilities & Member's Equity	<u>412,735,736</u>

Income Statement

	Month	Year to Date
Interest Income	1,227,473	4,867,211
Investment Income	125,891	489,741
Total Interest Income	<u>1,353,364</u>	<u>5,356,952</u>
Dividend/Interest Expense	296,057	1,209,001
Net Interest Income	<u>1,057,306</u>	<u>4,147,952</u>
Non Interest Income	279,721	1,058,985
Net Revenue	<u>1,337,028</u>	<u>5,206,936</u>
Operating Expenses	1,120,329	4,446,154
Loan Loss Provision	180,000	717,761
Other Non Operating Income/(Expense)	-	499,887
Net Income/(Loss)	<u>36,699</u>	<u>542,909</u>