



**STATEMENTS OF FINANCIAL CONDITION  
AS OF DECEMBER 31, 2016 AND 2015**

	2016 DECEMBER	% OF TOTAL ASSETS	2015 DECEMBER	% OF TOTAL ASSETS
<b>ASSETS</b>				
CASH	\$7,940,364	5.98%	\$15,137,128	11.53%
DISCOUNT NOTES	-	0.00%	-	0.00%
<b>TOTAL CASH</b>	<b>7,940,364</b>	<b>5.98%</b>	<b>15,137,128</b>	<b>11.53%</b>
<b>INVESTMENTS:</b>				
CERTIFICATES AND OTHER INVESTMENTS	17,126,550	12.89%	9,762,550	7.44%
INVESTMENT IN BONDS AND SECURITIES AVAILABLE FOR SALE	31,482,635	23.69%	16,871,100	12.85%
INVESTMENT IN BONDS AND SECURITIES HELD TO MATURITY	13,285,714	10.00%	26,250,000	19.99%
NCUA SHARE INS. CAPITALIZATION	1,051,446	0.79%	1,062,785	0.81%
SOUTHEAST CORP. FCU CAPITAL SHARES	608,994	0.46%	608,994	0.46%
<b>TOTAL INVESTMENTS</b>	<b>63,555,339</b>	<b>47.83%</b>	<b>54,555,429</b>	<b>41.55%</b>
<b>LOANS</b>				
PERSONAL	14,704,819	11.07%	14,770,292	11.25%
MORTGAGE	14,906,386	11.22%	15,968,101	12.16%
AUTO	21,004,953	15.81%	19,814,507	15.09%
CREDIT CARD	5,172,082	3.89%	5,544,196	4.22%
LINE OF CREDIT	600,691	0.45%	631,117	0.48%
<b>TOTAL LOANS</b>	<b>56,388,931</b>	<b>42.44%</b>	<b>56,728,213</b>	<b>43.21%</b>
LESS: ALLOWANCE FOR LOAN LOSSES	(730,757)	-0.55%	(742,018)	-0.57%
<b>NET LOANS</b>	<b>55,658,175</b>	<b>41.89%</b>	<b>55,986,195</b>	<b>42.64%</b>
<b>FIXED ASSETS (NET)</b>				
LAND	3,352,787	2.52%	3,352,787	2.55%
BUILDING	873,614	0.66%	921,279	0.70%
BUILDING IMPROVEMENTS	336,699	0.25%	357,460	0.27%
FURNITURE & EQUIPMENT	425,330	0.32%	97,765	0.07%
FURNITURE & EQUIPMENT-COMPUTER	218,594	0.16%	263,056	0.20%
<b>TOTAL FIXED ASSETS</b>	<b>5,207,025</b>	<b>3.92%</b>	<b>4,992,347</b>	<b>3.80%</b>
<b>OTHER NON FIXED-ASSETS:</b>				
ACCOUNTS RECEIVABLE	7,225	0.01%	10,039	0.01%
ACCRUED INTEREST ON LOANS	133,253	0.10%	137,200	0.10%
ACCRUED INTEREST ON INVESTMENT	184,110	0.14%	122,786	0.09%
OTHER ASSETS	197,149	0.15%	346,602	0.26%
<b>TOTAL OTHER NON-FIXED ASSETS</b>	<b>521,738</b>	<b>0.39%</b>	<b>616,627</b>	<b>0.47%</b>
<b>TOTAL ASSETS</b>	<b>\$132,882,640</b>	<b>100.00%</b>	<b>\$131,287,726</b>	<b>100.00%</b>
<b>LIABILITIES AND EQUITY</b>				
ACCOUNTS PAYABLE	1,014,823	0.76%	908,804	0.69%
DORMANT ACCOUNTS	63	0.00%	851	0.00%
ACCRUED SALARIES & OTHER	114,302	0.09%	63,353	0.05%
ACCRUED DIVIDEND	60,480	0.05%	61,250	0.05%
<b>TOTAL LIABILITIES</b>	<b>1,189,667</b>	<b>0.90%</b>	<b>1,034,258</b>	<b>0.79%</b>
<b>SHARES</b>				
REGULAR	64,034,338	48.19%	63,314,257	48.23%
CHRISTMAS CLUB	1,599,914	1.20%	1,297,548	0.99%
SUMMER CLUB	2,592,306	1.95%	2,867,235	2.18%
SHARE DRAFT	4,610,191	3.47%	5,027,838	3.83%
COLLATERAL	1,142,602	0.86%	1,265,552	0.96%
SHARES CERTIFICATE	36,214,295	27.25%	34,907,679	26.59%
<b>TOTAL SHARES</b>	<b>110,193,646</b>	<b>82.93%</b>	<b>108,680,109</b>	<b>82.78%</b>
<b>EQUITY</b>				
REGULAR RESERVE	2,437,522	1.83%	2,437,522	1.86%
PERMANENT CAPITAL BASE	19,579,171	14.73%	19,264,737	14.67%
ACUMULATED OTHER COMPREHENSIVE INCOME UNREALIZED GAINS (LOSSES) ON AVAILABLE FOR SALE SECURITIES	(517,365)	-0.39%	(128,900)	-0.10%
<b>TOTAL EQUITY</b>	<b>131,692,974</b>	<b>99.10%</b>	<b>130,253,468</b>	<b>99.21%</b>
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>\$132,882,640</b>	<b>100.00%</b>	<b>\$131,287,726</b>	<b>100.00%</b>

Balance Sheet data as of December 31, 2016 and 2015 is derived from our audited financial statements.