



STATEMENT OF CONDITION
February
2026

Balance Sheet

ASSETS	February	January
CONSUMER LOANS	3,338,300,504	3,332,892,781
OTHER REAL ESTATE	2,247,207,528	2,225,957,509
MORTGAGE LOANS	7,054,652,512	7,033,118,453
CORPORATE/BUSINESS LOANS	2,812,941,148	2,760,362,671
LOANS PURCHASED	495,840,304	506,191,689
TOTAL LOANS	15,948,941,996	15,858,523,103
TOTAL FAIR MARKET VALUE LOANS	(277,396,295)	(282,393,065)
ALLOWANCE FOR LOAN LOSS	(177,775,837)	(173,993,662)
NET LOANS	15,493,769,864	15,402,136,376
LOANS HELD FOR SALE	43,330,268	39,457,245
RECEIVABLES	33,550,074	37,954,501
CASH	109,491,576	112,605,215
INVESTMENTS	2,442,144,735	2,363,780,543
ALLOWANCE FOR INVESTMENT LOSS	-	-
PREPAIDS	29,755,330	29,959,746
ACCRUED INTEREST	63,417,902	64,166,394
FIXED ASSETS	385,204,293	384,993,776
OTHER ASSETS	816,249,158	823,451,497
INTANGIBLE ASSETS	7,277,778	7,305,555
SHARE INSURANCE DEPOSIT	141,392,671	141,392,671
CUSO INVESTMENTS	31,993,233	32,106,804
TOTAL OTHER ASSETS	1,475,290,365	1,483,376,443
TOTAL ASSETS	19,597,576,882	19,439,310,323
LIABILITIES		
PAYABLES	172,913,251	173,343,570
NOTES PAYABLE	690,713,319	741,047,887
ACCRUED EXPENSES	51,981,378	42,008,521
OTHER LIABILITIES	163,343,596	158,815,276
ESCROW ACCOUNTS	34,302,748	52,666,487
TOTAL LIABILITIES	1,113,254,292	1,167,881,741
DEPOSITS		
CHECKING	3,565,199,111	3,482,531,188
MONEY MARKET SAVINGS	1,973,526,292	1,967,286,726
SAVINGS	5,857,617,627	5,761,126,439
CERTIFICATES	4,638,592,861	4,630,459,381
TOTAL MEMBER DEPOSITS	16,034,935,892	15,841,403,733
NON-MEMBER DEPOSITS	238,654,900	239,898,213
TOTAL DEPOSITS	16,273,590,792	16,081,301,946
EQUITY		
TOTAL EQUITY	2,210,731,798	2,190,126,636
TOTAL LIABILITIES, MBR DEP, & EQUITY	19,597,576,882	19,439,310,323

Income Statement

INCOME	February	January	YTD 2026
INTEREST - CONSUMER LOANS	20,311,668	22,176,295	42,487,963
INTEREST - OTHER REAL ESTATE	11,865,487	12,988,574	24,854,062
INTEREST - MORTGAGE LOANS	27,466,010	27,471,478	54,937,488
INTEREST - CORPORATE/BUSINESS LOANS	12,365,376	13,193,973	25,559,349
INTEREST - LOANS PURCHASED	2,107,416	2,220,368	4,327,784
TOTAL LOAN INCOME	74,115,957	78,050,688	152,166,645
INTEREST - LOANS HELD FOR SALE	88,064	112,574	200,638
TOTAL INVESTMENT INCOME	8,452,002	7,113,602	15,565,604
FEES & CHARGES	3,919,467	4,390,319	8,309,786
OTHER INCOME	10,256,483	9,788,907	20,045,390
TOTAL NON-INTEREST INCOME	14,175,950	14,179,226	28,355,176
TOTAL OPERATING INCOME	96,831,973	99,456,091	196,288,063
EXPENSE			
COMPENSATION	15,761,625	17,700,683	33,462,308
BENEFITS	14,520,713	22,433,782	36,954,495
TRAINING & TRAVEL	357,845	458,629	816,473
OCCUPANCY EXPENSE	2,682,946	2,479,812	5,162,758
EQUIPMENT EXPENSE	5,853,586	6,564,810	12,418,396
CARD EXPENSE	3,120,970	2,944,535	6,065,505
LOAN SERVICING EXPENSE	764,656	887,048	1,651,704
INSURANCE	318,996	180,879	499,875
TOTAL OTHER EXPENSE	10,264,569	11,210,179	21,474,748
INT ON BORROWED MONEY	2,029,417	2,844,719	4,874,136
TOTAL EXPENSES	55,675,322	67,705,075	123,380,398
NET OPERATING INCOME	41,156,650	31,751,015	72,907,666
PROVISION FOR LOAN LOSS	9,739,989	26,897,194	36,637,183
TOTAL DIVIDENDS	22,366,836	24,558,765	46,925,601
NET INCOME	9,049,825	(19,704,944)	(10,655,118)

We certify, to the best of our knowledge and belief, this statement and related statements are true and correct and present fairly the financial position and the results of operations for the periods covered.

CEO

CFO

Note: Totals and sub-totals on this statement may differ from the sum of their components due to truncation of cents.