



STATEMENT OF CONDITION
March
2026

Balance Sheet

ASSETS	March	February
CONSUMER LOANS	3,357,475,703	3,338,300,504
OTHER REAL ESTATE	2,261,968,698	2,247,207,528
MORTGAGE LOANS	7,076,009,763	7,054,652,512
CORPORATE/BUSINESS LOANS	2,830,991,623	2,812,941,148
LOANS PURCHASED	490,047,832	495,840,304
TOTAL LOANS	16,016,493,620	15,948,941,996
TOTAL FAIR MARKET VALUE LOANS	(272,474,671)	(277,396,295)
ALLOWANCE FOR LOAN LOSS	(180,558,998)	(177,775,837)
NET LOANS	15,563,459,951	15,493,769,864
LOANS HELD FOR SALE	38,122,296	43,330,268
RECEIVABLES	36,587,782	33,550,074
CASH	98,765,268	109,491,576
INVESTMENTS	2,262,081,565	2,442,144,735
ALLOWANCE FOR INVESTMENT LOSS	-	-
PREPAIDS	30,231,794	29,755,330
ACCRUED INTEREST	64,190,364	63,417,902
FIXED ASSETS	388,143,138	385,204,293
OTHER ASSETS	816,679,363	816,249,158
INTANGIBLE ASSETS	7,250,000	7,277,778
SHARE INSURANCE DEPOSIT	141,392,671	141,392,671
CUSO INVESTMENTS	32,101,572	31,993,233
TOTAL OTHER ASSETS	1,479,988,901	1,475,290,365
TOTAL ASSETS	19,479,005,762	19,597,576,882
LIABILITIES		
PAYABLES	173,262,539	172,913,251
NOTES PAYABLE	640,378,746	690,713,319
ACCRUED EXPENSES	58,583,979	51,981,378
OTHER LIABILITIES	157,704,309	163,343,596
ESCROW ACCOUNTS	38,924,808	34,302,748
TOTAL LIABILITIES	1,068,854,381	1,113,254,292
DEPOSITS		
CHECKING	3,484,277,381	3,565,199,111
MONEY MARKET SAVINGS	2,002,874,537	1,973,526,292
SAVINGS	5,966,693,413	5,857,617,627
CERTIFICATES	4,528,463,137	4,638,592,861
TOTAL MEMBER DEPOSITS	15,982,308,468	16,034,935,892
NON-MEMBER DEPOSITS	228,139,900	238,654,900
TOTAL DEPOSITS	16,210,448,368	16,273,590,792
EQUITY		
TOTAL EQUITY	2,199,703,014	2,210,731,798
TOTAL LIABILITIES, MBR DEP, & EQUITY	19,479,005,762	19,597,576,882

Income Statement

INCOME	March	February	YTD 2026
INTEREST - CONSUMER LOANS	21,272,021	20,311,668	63,759,984
INTEREST - OTHER REAL ESTATE	13,280,869	11,865,487	38,134,930
INTEREST - MORTGAGE LOANS	27,892,131	27,466,010	82,829,619
INTEREST - CORPORATE/BUSINESS LOANS	13,590,794	12,365,376	39,150,142
INTEREST - LOANS PURCHASED	2,080,170	2,107,416	6,407,954
TOTAL LOAN INCOME	78,115,984	74,115,957	230,282,629
INTEREST - LOANS HELD FOR SALE	63,896	88,064	264,534
TOTAL INVESTMENT INCOME	7,842,032	8,452,002	23,407,636
FEES & CHARGES	4,364,654	3,919,467	12,674,441
OTHER INCOME	10,607,924	10,256,483	30,653,314
TOTAL NON-INTEREST INCOME	14,972,578	14,175,950	43,327,755
TOTAL OPERATING INCOME	100,994,491	96,831,973	297,282,554
EXPENSE			
COMPENSATION	16,974,978	15,761,625	50,437,286
BENEFITS	14,332,928	14,520,713	51,287,423
TRAINING & TRAVEL	494,428	357,845	1,310,901
OCCUPANCY EXPENSE	2,736,796	2,682,946	7,899,554
EQUIPMENT EXPENSE	6,745,662	5,853,586	19,164,057
CARD EXPENSE	2,979,447	3,120,970	9,044,952
LOAN SERVICING EXPENSE	729,559	764,656	2,381,263
INSURANCE	410,036	318,996	909,911
TOTAL OTHER EXPENSE	10,425,638	10,264,569	31,900,386
INT ON BORROWED MONEY	2,108,088	2,029,417	6,982,224
TOTAL EXPENSES	57,937,559	55,675,322	181,317,957
NET OPERATING INCOME	43,056,932	41,156,650	115,964,598
PROVISION FOR LOAN LOSS	8,611,761	9,739,989	45,248,944
TOTAL DIVIDENDS	24,490,144	22,366,836	71,415,744
NET INCOME	9,955,028	9,049,825	(700,091)

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.