



STATEMENT OF CONDITION
April
2026

Balance Sheet

ASSETS	April	March
CONSUMER LOANS	3,387,291,053	3,357,475,703
OTHER REAL ESTATE	2,289,405,040	2,261,968,698
MORTGAGE LOANS	7,123,273,873	7,076,009,763
CORPORATE/BUSINESS LOANS	2,829,707,703	2,830,991,623
LOANS PURCHASED	<u>484,960,681</u>	<u>490,047,832</u>
TOTAL LOANS	<u>16,114,638,351</u>	<u>16,016,493,620</u>
TOTAL FAIR MARKET VALUE LOANS	(267,628,193)	(272,474,671)
ALLOWANCE FOR LOAN LOSS	<u>(183,155,238)</u>	<u>(180,558,998)</u>
NET LOANS	<u>15,663,854,920</u>	<u>15,563,459,951</u>
LOANS HELD FOR SALE	30,865,456	38,122,296
RECEIVABLES	37,010,950	36,587,782
CASH	99,576,066	98,765,268
INVESTMENTS	1,909,591,834	2,262,081,565
ALLOWANCE FOR INVESTMENT LOSS	-	-
PREPAIDS	32,607,631	30,231,794
ACCRUED INTEREST	63,498,153	64,190,364
FIXED ASSETS	392,426,966	388,143,138
OTHER ASSETS	820,612,870	816,679,363
INTANGIBLE ASSETS	7,222,222	7,250,000
SHARE INSURANCE DEPOSIT	145,806,530	141,392,671
CUSO INVESTMENTS	<u>32,191,640</u>	<u>32,101,572</u>
TOTAL OTHER ASSETS	<u>1,494,366,012</u>	<u>1,479,988,901</u>
TOTAL ASSETS	<u>19,235,265,237</u>	<u>19,479,005,762</u>
LIABILITIES		
PAYABLES	160,274,828	173,262,539
NOTES PAYABLE	590,044,167	640,378,746
ACCRUED EXPENSES	58,465,995	58,583,979
OTHER LIABILITIES	148,282,153	157,704,309
ESCROW ACCOUNTS	<u>44,396,902</u>	<u>38,924,808</u>
TOTAL LIABILITIES	<u>1,001,464,045</u>	<u>1,068,854,381</u>
DEPOSITS		
CHECKING	3,414,591,479	3,484,277,381
MONEY MARKET SAVINGS	1,998,691,753	2,002,874,537
SAVINGS	5,950,743,905	5,966,693,413
CERTIFICATES	<u>4,453,953,584</u>	<u>4,528,194,124</u>
TOTAL MEMBER DEPOSITS	<u>15,817,980,721</u>	<u>15,982,039,455</u>
NON-MEMBER DEPOSITS	<u>205,584,110</u>	<u>228,408,913</u>
TOTAL DEPOSITS	<u>16,023,564,832</u>	<u>16,210,448,368</u>
EQUITY		
TOTAL EQUITY	<u>2,210,236,360</u>	<u>2,199,703,014</u>
TOTAL LIABILITIES, MBR DEP, & EQUITY	<u>19,235,265,237</u>	<u>19,479,005,762</u>

Income Statement

INCOME	April	March	YTD 2026
INTEREST - CONSUMER LOANS	22,336,102	21,272,021	86,096,086
INTEREST - OTHER REAL ESTATE	13,044,482	13,280,869	51,179,412
INTEREST - MORTGAGE LOANS	28,126,228	27,892,131	110,955,847
INTEREST - CORPORATE/BUSINESS LOANS	13,448,612	13,590,794	52,598,754
INTEREST - LOANS PURCHASED	<u>2,128,522</u>	<u>2,080,170</u>	<u>8,536,476</u>
TOTAL LOAN INCOME	<u>79,083,945</u>	<u>78,115,984</u>	<u>309,366,574</u>
INTEREST - LOANS HELD FOR SALE	71,721	63,896	336,255
TOTAL INVESTMENT INCOME	<u>7,414,675</u>	<u>7,842,032</u>	<u>30,822,311</u>
FEES & CHARGES	4,264,539	4,364,654	16,938,979
OTHER INCOME	<u>10,648,056</u>	<u>10,607,924</u>	<u>41,301,370</u>
TOTAL NON-INTEREST INCOME	<u>14,912,595</u>	<u>14,972,578</u>	<u>58,240,350</u>
TOTAL OPERATING INCOME	<u>101,482,935</u>	<u>100,994,491</u>	<u>398,765,490</u>
EXPENSE			
COMPENSATION	17,035,344	17,462,460	68,646,841
BENEFITS	12,260,712	13,845,446	62,373,924
TRAINING & TRAVEL	483,599	494,428	1,794,500
OCCUPANCY EXPENSE	2,730,510	2,736,796	10,630,063
EQUIPMENT EXPENSE	5,951,425	6,745,662	25,115,482
CARD EXPENSE	3,157,329	2,979,447	12,202,281
LOAN SERVICING EXPENSE	854,890	729,559	3,236,153
INSURANCE	273,046	410,036	1,182,957
TOTAL OTHER EXPENSE	10,797,167	10,425,638	42,697,553
INT ON BORROWED MONEY	<u>1,820,872</u>	<u>2,108,088</u>	<u>8,803,095</u>
TOTAL EXPENSES	<u>55,364,893</u>	<u>57,937,559</u>	<u>236,682,850</u>
NET OPERATING INCOME	<u>46,118,042</u>	<u>43,056,932</u>	<u>162,082,640</u>
PROVISION FOR LOAN LOSS	9,306,789	8,611,761	54,555,733
TOTAL DIVIDENDS	<u>23,233,004</u>	<u>24,490,144</u>	<u>94,648,749</u>
NET INCOME	<u>13,578,249</u>	<u>9,955,028</u>	<u>12,878,158</u>

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.