



STATEMENT OF CONDITION
May
2026

Balance Sheet

ASSETS	May	April
CONSUMER LOANS	3,418,535,451	3,387,481,921
OTHER REAL ESTATE	2,313,689,671	2,289,405,040
MORTGAGE LOANS	7,162,496,885	7,123,273,873
CORPORATE/BUSINESS LOANS	2,843,272,656	2,829,707,703
LOANS PURCHASED	474,358,995	484,769,814
TOTAL LOANS	16,212,353,660	16,114,638,351
TOTAL FAIR MARKET VALUE LOANS	(262,856,861)	(267,628,193)
ALLOWANCE FOR LOAN LOSS	(183,939,965)	(183,155,238)
NET LOANS	15,765,556,834	15,663,854,920
LOANS HELD FOR SALE	24,584,631	30,865,456
RECEIVABLES	38,833,516	37,010,950
CASH	117,438,679	99,576,066
INVESTMENTS	1,937,687,411	1,909,591,834
ALLOWANCE FOR INVESTMENT LOSS	-	-
PREPAIDS	34,597,104	32,607,631
ACCRUED INTEREST	66,609,198	63,498,153
FIXED ASSETS	394,482,356	392,426,966
OTHER ASSETS	824,744,637	820,612,870
INTANGIBLE ASSETS	7,194,444	7,222,222
SHARE INSURANCE DEPOSIT	145,806,530	145,806,530
CUSO INVESTMENTS	32,300,863	32,191,640
TOTAL OTHER ASSETS	1,505,735,132	1,494,366,012
TOTAL ASSETS	19,389,836,203	19,235,265,237
LIABILITIES		
PAYABLES	176,516,149	160,274,828
NOTES PAYABLE	645,462,782	590,044,167
ACCRUED EXPENSES	60,888,934	58,465,995
OTHER LIABILITIES	190,345,189	148,282,153
ESCROW ACCOUNTS	21,521,251	44,396,902
TOTAL LIABILITIES	1,094,734,305	1,001,464,045
DEPOSITS		
CHECKING	3,479,425,007	3,414,591,479
MONEY MARKET SAVINGS	1,994,329,808	1,998,691,753
SAVINGS	5,962,086,841	5,950,743,905
CERTIFICATES	4,455,476,942	4,453,953,584
TOTAL MEMBER DEPOSITS	15,891,318,598	15,817,980,721
NON-MEMBER DEPOSITS	177,739,751	205,584,110
TOTAL DEPOSITS	16,069,058,349	16,023,564,832
EQUITY		
TOTAL EQUITY	2,226,043,549	2,210,236,360
TOTAL LIABILITIES, MBR DEP, & EQUITY	19,389,836,203	19,235,265,237

Income Statement

INCOME	May	April	YTD 2026
INTEREST - CONSUMER LOANS	23,772,393	22,336,102	109,868,478
INTEREST - OTHER REAL ESTATE	13,602,783	13,044,482	64,782,195
INTEREST - MORTGAGE LOANS	28,252,697	28,126,228	139,208,544
INTEREST - CORPORATE/BUSINESS LOANS	13,944,379	13,448,611	66,543,133
INTEREST - LOANS PURCHASED	2,134,793	2,128,522	10,671,268
TOTAL LOAN INCOME	81,707,044	79,083,945	391,073,618
INTEREST - LOANS HELD FOR SALE	63,437	71,721	399,692
TOTAL INVESTMENT INCOME	7,533,606	7,414,675	38,355,917
FEES & CHARGES	4,352,213	4,264,539	21,291,193
OTHER INCOME	10,280,187	10,648,056	51,581,558
TOTAL NON-INTEREST INCOME	14,632,401	14,912,595	72,872,751
TOTAL OPERATING INCOME	103,936,488	101,482,935	502,701,977
EXPENSE			
COMPENSATION	17,328,808	17,035,344	85,975,650
BENEFITS	13,056,363	12,260,712	75,430,286
TRAINING & TRAVEL	397,873	483,599	2,192,374
OCCUPANCY EXPENSE	2,839,406	2,730,510	13,469,470
EQUIPMENT EXPENSE	5,235,390	5,951,425	30,350,872
CARD EXPENSE	3,026,527	3,157,329	15,228,808
LOAN SERVICING EXPENSE	920,808	854,890	4,156,961
INSURANCE	323,859	273,046	1,506,816
TOTAL OTHER EXPENSE	10,706,874	10,797,167	53,404,428
INT ON BORROWED MONEY	1,959,159	1,820,872	10,762,254
TOTAL EXPENSES	55,795,068	55,364,893	292,477,918
NET OPERATING INCOME	48,141,420	46,118,042	210,224,059
PROVISION FOR LOAN LOSS	5,765,016	9,306,789	60,320,749
TOTAL DIVIDENDS	23,854,206	23,233,004	118,502,954
NET INCOME	18,522,198	13,578,249	31,400,356

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.