



STATEMENT OF CONDITION

June
2026

Balance Sheet

ASSETS	June	May
CONSUMER LOANS	3,458,569,386	3,418,619,074
OTHER REAL ESTATE	2,338,568,821	2,313,689,671
MORTGAGE LOANS	7,218,018,448	7,162,496,885
CORPORATE/BUSINESS LOANS	2,856,834,193	2,843,272,656
LOANS PURCHASED	463,006,513	474,275,373
TOTAL LOANS	16,334,997,361	16,212,353,660
TOTAL FAIR MARKET VALUE LOANS	(258,160,674)	(262,856,861)
ALLOWANCE FOR LOAN LOSS	(185,032,251)	(183,939,965)
NET LOANS	15,891,804,436	15,765,556,834
LOANS HELD FOR SALE	17,827,694	24,584,631
RECEIVABLES	38,930,603	38,833,516
CASH	107,024,114	117,438,679
INVESTMENTS	1,810,616,095	1,937,687,411
ALLOWANCE FOR INVESTMENT LOSS	-	-
PREPAIDS	35,523,800	34,597,104
ACCRUED INTEREST	65,485,682	66,609,198
FIXED ASSETS	394,787,697	394,482,356
OTHER ASSETS	826,652,121	824,744,637
INTANGIBLE ASSETS	7,166,666	7,194,444
SHARE INSURANCE DEPOSIT	145,806,530	145,806,530
CUSO INVESTMENTS	42,381,852	32,300,863
TOTAL OTHER ASSETS	1,517,804,349	1,505,735,132
TOTAL ASSETS	19,384,007,291	19,389,836,203
LIABILITIES		
PAYABLES	157,747,220	176,516,149
NOTES PAYABLE	736,128,191	645,462,782
ACCRUED EXPENSES	69,979,100	60,888,934
OTHER LIABILITIES	158,012,538	190,345,189
ESCROW ACCOUNTS	26,146,671	21,521,251
TOTAL LIABILITIES	1,148,013,720	1,094,734,305
DEPOSITS		
CHECKING	3,385,879,208	3,479,425,007
MONEY MARKET SAVINGS	1,974,971,723	1,994,329,808
SAVINGS	5,956,745,956	5,962,086,841
CERTIFICATES	4,509,418,573	4,455,476,942
TOTAL MEMBER DEPOSITS	15,827,015,460	15,891,318,598
NON-MEMBER DEPOSITS	168,916,786	177,739,751
TOTAL DEPOSITS	15,995,932,246	16,069,058,349
EQUITY		
TOTAL EQUITY	2,240,061,325	2,226,043,549
TOTAL LIABILITIES, MBR DEP, & EQUITY	19,384,007,291	19,389,836,203

Income Statement

INCOME	June	May	YTD 2026
INTEREST - CONSUMER LOANS	23,904,453	23,772,393	133,772,931
INTEREST - OTHER REAL ESTATE	13,334,541	13,602,783	78,116,736
INTEREST - MORTGAGE LOANS	28,572,841	28,252,697	167,781,385
INTEREST - CORPORATE/BUSINESS LOANS	13,680,759	13,944,379	80,223,892
INTEREST - LOANS PURCHASED	1,970,127	2,134,793	12,641,395
TOTAL LOAN INCOME	81,462,721	81,707,044	472,536,339
INTEREST - LOANS HELD FOR SALE	48,427	63,437	448,119
TOTAL INVESTMENT INCOME	6,455,819	7,533,606	44,811,736
FEES & CHARGES	4,798,259	4,352,213	26,089,451
OTHER INCOME	10,327,767	10,280,187	61,909,325
TOTAL NON-INTEREST INCOME	15,126,025	14,632,401	87,998,776
TOTAL OPERATING INCOME	103,092,993	103,936,488	605,794,970
EXPENSE			
COMPENSATION	17,786,893	17,328,808	103,762,543
BENEFITS	14,050,463	13,056,363	89,480,749
TRAINING & TRAVEL	557,750	397,873	2,750,123
OCCUPANCY EXPENSE	2,941,823	2,839,406	16,411,293
EQUIPMENT EXPENSE	5,474,484	5,235,390	35,825,356
CARD EXPENSE	3,169,856	3,026,527	18,398,664
LOAN SERVICING EXPENSE	884,644	920,808	5,041,605
INSURANCE	306,359	323,859	1,813,175
TOTAL OTHER EXPENSE	11,948,572	10,706,874	65,353,000
INT ON BORROWED MONEY	2,203,814	1,959,159	12,966,069
TOTAL EXPENSES	59,324,657	55,795,068	351,802,575
NET OPERATING INCOME	43,768,336	48,141,420	253,992,395
PROVISION FOR LOAN LOSS	6,357,417	5,765,016	66,678,166
TOTAL DIVIDENDS	23,122,999	23,854,206	141,625,953
NET INCOME	14,287,920	18,522,198	45,688,276

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.