



STATEMENT OF CONDITION

July
2025

Balance Sheet

ASSETS	July	June
CONSUMER LOANS	2,385,274,745	2,670,109,050
OTHER REAL ESTATE	1,703,217,748	1,685,142,082
MORTGAGE LOANS	3,468,482,416	3,449,827,785
CORPORATE/BUSINESS LOANS	788,813,170	783,182,002
LOANS PURCHASED	327,542,068	332,588,496
TOTAL LOANS	8,673,330,147	8,920,849,414
ALLOWANCE FOR LOAN LOSS	(102,837,773)	(103,626,722)
NET LOANS	8,570,492,374	8,817,222,692
LOANS HELD FOR SALE	128,257,244	145,100,791
RECEIVABLES	9,062,148	11,656,118
CASH	55,307,081	68,321,217
INVESTMENTS	693,629,814	696,773,609
PREPAIDS	19,497,343	19,797,549
ACCRUED INTEREST	35,986,215	36,538,473
FIXED ASSETS	331,770,928	332,537,644
OTHER ASSETS	97,332,854	94,396,853
INTANGIBLE ASSETS	7,472,222	7,500,000
SHARE INSURANCE DEPOSIT	78,627,397	78,627,397
TOTAL OTHER ASSETS	570,686,959	569,397,915
TOTAL ASSETS	10,027,435,620	10,308,472,343
LIABILITIES		
PAYABLES	76,224,061	75,532,825
NOTES PAYABLE	466,932,111	661,337,347
ACCRUED EXPENSES	37,802,977	34,929,073
OTHER LIABILITIES	108,371,661	115,641,920
ESCROW ACCOUNTS	28,766,829	24,332,644
TOTAL LIABILITIES	718,097,638	911,773,810
MEMBER DEPOSITS		
SAVINGS	2,035,103,771	2,063,151,218
CHECKING	1,976,808,398	2,004,928,988
MONEY MARKET SAVINGS	1,748,426,101	1,756,242,968
IRA ACCOUNTS	269,439,667	272,926,916
CERTIFICATES	2,274,945,722	2,299,492,112
TOTAL MEMBER DEPOSITS	8,304,723,659	8,396,742,201
EQUITY		
TOTAL EQUITY	1,004,614,323	999,956,332
TOTAL LIABILITIES, MBR DEP, & EQUITY	10,027,435,620	10,308,472,343

Income Statement

INCOME	July	June	YTD 2025
INTEREST - CONSUMER LOANS	14,663,338	14,789,337	99,840,764
INTEREST - OTHER REAL ESTATE	9,876,621	9,404,938	64,492,133
INTEREST - MORTGAGE LOANS	11,838,239	11,555,555	79,454,122
INTEREST - CORPORATE/BUSINESS LOANS	3,393,549	3,276,937	21,791,908
INTEREST - LOANS PURCHASED	1,288,662	1,284,662	9,370,883
TOTAL LOAN INCOME	41,060,410	40,311,429	274,949,810
INTEREST - LOANS HELD FOR SALE	526,872	447,537	1,671,362
TOTAL INVESTMENT INCOME	2,363,140	2,199,805	15,290,964
FEES & CHARGES	7,624,822	7,417,608	51,030,238
OTHER INCOME	2,647,648	1,362,516	13,565,690
TOTAL NON-INTEREST INCOME	10,272,470	8,780,124	64,595,928
TOTAL OPERATING INCOME	54,222,892	51,738,895	356,508,064
EXPENSE			
COMPENSATION	11,368,570	10,593,465	74,827,955
BENEFITS	5,609,961	5,501,448	38,161,103
TRAINING & TRAVEL	141,267	152,229	1,158,678
OCCUPANCY EXPENSE	2,003,348	1,989,812	13,352,259
EQUIPMENT EXPENSE	3,566,006	3,434,384	22,919,162
CARD EXPENSE	2,292,598	1,767,587	13,200,894
LOAN SERVICING EXPENSE	566,725	665,793	4,194,789
INSURANCE	97,192	81,171	595,936
TOTAL OTHER EXPENSE	5,668,694	4,980,226	35,376,201
INT ON BORROWED MONEY	2,664,065	2,201,749	8,441,895
TOTAL EXPENSES	33,978,424	31,367,863	212,228,872
NET OPERATING INCOME	20,244,468	20,371,032	144,279,192
PROVISION FOR LOAN LOSS	3,237,533	5,707,914	40,290,800
TOTAL DIVIDENDS	9,723,189	9,789,399	80,115,263
NET INCOME	7,283,745	4,873,720	23,873,129

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

TOTAL DELINQUENCY	#	\$
Less than 60 Days	7,207	95,674,403
60 - 89 Days	2,553	28,651,567
90 - 179 Days	1,256	21,621,509
180 - 359 Days	217	6,301,105
360 Days or more past due	15	1,718,963
TOTAL	11,248	153,967,546

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