



STATEMENT OF CONDITION

July
2026

Balance Sheet

ASSETS	July	June
CONSUMER LOANS	3,507,883,253	3,458,569,386
OTHER REAL ESTATE	2,371,399,225	2,338,568,821
MORTGAGE LOANS	7,258,897,001	7,218,018,448
CORPORATE/BUSINESS LOANS	2,872,634,249	2,856,834,193
LOANS PURCHASED	455,912,001	463,006,513
TOTAL LOANS	16,466,725,729	16,334,997,361
TOTAL FAIR MARKET VALUE LOANS	(253,534,312)	(258,160,674)
ALLOWANCE FOR LOAN LOSS	(188,302,749)	(185,032,251)
NET LOANS	16,024,888,667	15,891,804,436
LOANS HELD FOR SALE	11,022,104	17,827,694
RECEIVABLES	35,673,103	38,930,603
CASH	106,570,616	107,024,114
INVESTMENTS	1,996,982,864	1,810,616,095
ALLOWANCE FOR INVESTMENT LOSS	-	-
PREPAIDS	35,984,089	35,523,800
ACCRUED INTEREST	65,359,299	65,485,682
FIXED ASSETS	395,741,074	394,787,697
OTHER ASSETS	824,696,241	826,652,121
INTANGIBLE ASSETS	7,138,889	7,166,666
SHARE INSURANCE DEPOSIT	145,806,530	145,806,530
CUSO INVESTMENTS	42,272,264	42,381,852
TOTAL OTHER ASSETS	1,516,998,386	1,517,804,349
TOTAL ASSETS	19,692,135,740	19,384,007,291
LIABILITIES		
PAYABLES	167,796,021	157,747,220
NOTES PAYABLE	753,293,594	736,128,191
ACCRUED EXPENSES	73,235,176	69,979,100
OTHER LIABILITIES	167,909,561	158,012,538
ESCROW ACCOUNTS	30,849,816	26,146,671
TOTAL LIABILITIES	1,193,084,168	1,148,013,720
DEPOSITS		
CHECKING	3,550,144,250	3,385,879,208
MONEY MARKET SAVINGS	1,965,230,553	1,974,971,723
SAVINGS	6,029,711,746	5,956,745,956
CERTIFICATES	4,522,612,794	4,509,418,573
TOTAL MEMBER DEPOSITS	16,067,699,342	15,827,015,460
NON-MEMBER DEPOSITS	193,889,189	168,916,786
TOTAL DEPOSITS	16,261,588,532	15,995,932,246
EQUITY		
TOTAL EQUITY	2,237,463,041	2,240,061,325
TOTAL LIABILITIES, MBR DEP, & EQUITY	19,692,135,740	19,384,007,291

Income Statement

INCOME	July	June	YTD 2026
INTEREST - CONSUMER LOANS	24,130,748	23,904,453	157,903,680
INTEREST - OTHER REAL ESTATE	14,001,852	13,334,541	92,118,588
INTEREST - MORTGAGE LOANS	28,691,668	28,572,841	196,473,053
INTEREST - CORPORATE/BUSINESS LOANS	14,130,741	13,680,759	94,354,633
INTEREST - LOANS PURCHASED	1,798,609	1,970,127	14,440,004
TOTAL LOAN INCOME	82,753,618	81,462,721	555,289,957
INTEREST - LOANS HELD FOR SALE	28,146	48,427	476,265
TOTAL INVESTMENT INCOME	6,527,823	6,455,819	51,339,559
FEES & CHARGES	4,689,964	4,798,259	30,779,415
OTHER INCOME	10,356,993	10,327,767	72,266,318
TOTAL NON-INTEREST INCOME	15,046,957	15,126,025	103,045,733
TOTAL OPERATING INCOME	104,356,545	103,092,993	710,151,515
EXPENSE			
COMPENSATION	18,455,392	17,786,893	122,217,934
BENEFITS	13,093,744	14,050,463	102,574,493
TRAINING & TRAVEL	318,120	557,750	3,068,244
OCCUPANCY EXPENSE	2,933,569	2,941,823	19,344,862
EQUIPMENT EXPENSE	5,490,175	5,474,484	41,315,530
CARD EXPENSE	3,170,335	3,169,856	21,568,999
LOAN SERVICING EXPENSE	924,527	884,644	5,966,131
INSURANCE	325,324	306,359	2,138,498
TOTAL OTHER EXPENSE	11,631,717	11,948,572	76,984,716
INT ON BORROWED MONEY	2,547,306	2,203,814	15,513,375
TOTAL EXPENSES	58,890,209	59,324,657	410,692,784
NET OPERATING INCOME	45,466,336	43,768,336	299,458,731
PROVISION FOR LOAN LOSS	9,038,813	6,357,417	75,716,979
TOTAL DIVIDENDS	23,535,671	23,122,999	165,161,624
NET INCOME	12,891,852	14,287,920	58,580,128

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.