



# STATEMENT OF CONDITION

## August 2025

### Balance Sheet

ASSETS	August	July
CONSUMER LOANS	2,419,482,630	2,385,274,745
OTHER REAL ESTATE	1,719,339,487	1,703,217,748
MORTGAGE LOANS	3,431,921,475	3,468,482,416
CORPORATE/BUSINESS LOANS	802,879,457	788,813,170
LOANS PURCHASED	322,115,815	327,542,068
TOTAL LOANS	8,695,738,865	8,673,330,147
ALLOWANCE FOR LOAN LOSS	(103,239,265)	(102,837,773)
NET LOANS	8,592,499,600	8,570,492,374
LOANS HELD FOR SALE	140,549,737	128,257,244
RECEIVABLES	9,727,218	9,062,148
CASH	68,085,132	55,307,081
INVESTMENTS	733,283,518	693,629,814
PREPAIDS	19,370,355	19,497,343
ACCRUED INTEREST	36,887,788	35,986,215
FIXED ASSETS	330,699,735	331,770,928
OTHER ASSETS	94,309,364	97,332,854
INTANGIBLE ASSETS	7,444,444	7,472,222
SHARE INSURANCE DEPOSIT	78,627,397	78,627,397
TOTAL OTHER ASSETS	567,339,083	570,686,959
TOTAL ASSETS	10,111,484,287	10,027,435,620
LIABILITIES		
PAYABLES	86,327,546	76,224,061
NOTES PAYABLE	381,980,768	466,932,111
ACCRUED EXPENSES	39,962,820	37,802,977
OTHER LIABILITIES	139,754,666	108,371,661
ESCROW ACCOUNTS	33,440,316	28,766,829
TOTAL LIABILITIES	681,466,117	718,097,638
MEMBER DEPOSITS		
SAVINGS	2,026,594,872	2,035,103,771
CHECKING	2,073,767,025	1,976,808,398
MONEY MARKET SAVINGS	1,738,174,055	1,748,426,101
IRA ACCOUNTS	267,592,715	269,439,667
CERTIFICATES	2,304,091,631	2,274,945,722
TOTAL MEMBER DEPOSITS	8,410,220,299	8,304,723,659
EQUITY		
TOTAL EQUITY	1,019,797,871	1,004,614,323
TOTAL LIABILITIES, MBR DEP, & EQUITY	10,111,484,287	10,027,435,620

### Income Statement

INCOME	August	July	YTD 2025
INTEREST - CONSUMER LOANS	13,418,719	14,663,338	113,259,483
INTEREST - OTHER REAL ESTATE	10,041,385	9,876,621	74,533,518
INTEREST - MORTGAGE LOANS	11,481,149	11,838,239	90,935,271
INTEREST - CORPORATE/BUSINESS LOANS	3,443,660	3,393,549	25,235,568
INTEREST - LOANS PURCHASED	1,331,112	1,288,662	10,701,995
TOTAL LOAN INCOME	39,716,025	41,060,410	314,665,835
INTEREST - LOANS HELD FOR SALE	630,636	526,872	2,301,997
TOTAL INVESTMENT INCOME	2,309,365	2,363,140	17,600,329
FEES & CHARGES	8,544,840	7,624,822	59,575,078
OTHER INCOME	1,419,722	2,647,648	14,985,412
TOTAL NON-INTEREST INCOME	9,964,562	10,272,470	74,560,490
TOTAL OPERATING INCOME	52,620,587	54,222,892	409,128,651
EXPENSE			
COMPENSATION	10,214,425	11,368,570	85,042,380
BENEFITS	5,584,792	5,609,961	43,745,895
TRAINING & TRAVEL	138,776	141,267	1,297,454
OCCUPANCY EXPENSE	1,949,053	2,003,348	15,301,312
EQUIPMENT EXPENSE	3,606,286	3,566,006	26,525,448
CARD EXPENSE	2,167,882	2,292,598	15,368,776
LOAN SERVICING EXPENSE	676,062	566,725	4,870,851
INSURANCE	64,531	97,192	660,467
TOTAL OTHER EXPENSE	6,217,130	5,668,694	41,593,331
INT ON BORROWED MONEY	1,925,111	2,664,065	10,367,005
TOTAL EXPENSES	32,544,048	33,978,424	244,772,920
NET OPERATING INCOME	20,076,539	20,244,468	164,355,731
PROVISION FOR LOAN LOSS	4,165,066	3,237,533	44,455,866
TOTAL DIVIDENDS	9,714,135	9,723,189	89,829,398
NET INCOME	6,197,338	7,283,745	30,070,467

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	5,625	90,677,277
60 - 89 Days	1,708	22,776,502
90 - 179 Days	2,207	28,033,301
180 - 359 Days	226	6,498,462
360 Days or more past due	14	1,454,097
TOTAL	9,780	149,439,639

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