



STATEMENT OF CONDITION

August 2026

Balance Sheet

ASSETS	August	July
CONSUMER LOANS	3,553,804,884	3,507,883,253
OTHER REAL ESTATE	2,403,945,679	2,371,399,225
MORTGAGE LOANS	7,303,822,404	7,258,897,001
CORPORATE/BUSINESS LOANS	2,893,895,146	2,872,634,249
LOANS PURCHASED	616,282,751	455,912,001
TOTAL LOANS	16,771,750,864	16,466,725,729
TOTAL FAIR MARKET VALUE LOANS	(248,977,760)	(253,534,312)
ALLOWANCE FOR LOAN LOSS	(192,397,432)	(188,302,749)
NET LOANS	16,330,375,672	16,024,888,667
LOANS HELD FOR SALE	10,037,995	11,022,104
RECEIVABLES	38,015,871	35,673,103
CASH	268,724,246	106,570,616
INVESTMENTS	1,986,993,225	1,996,982,864
ALLOWANCE FOR INVESTMENT LOSS	-	-
PREPAIDS	33,753,062	35,984,089
ACCRUED INTEREST	68,581,725	65,359,299
FIXED ASSETS	394,783,637	395,741,074
OTHER ASSETS	821,933,428	824,696,241
INTANGIBLE ASSETS	7,111,111	7,138,889
SHARE INSURANCE DEPOSIT	145,806,530	145,806,530
CUSO INVESTMENTS	42,279,865	42,272,264
TOTAL OTHER ASSETS	1,514,249,358	1,516,998,386
TOTAL ASSETS	20,148,396,367	19,692,135,740
LIABILITIES		
PAYABLES	175,045,402	167,796,021
NOTES PAYABLE	830,458,992	753,293,594
ACCRUED EXPENSES	76,662,746	73,235,176
OTHER LIABILITIES	171,144,225	167,909,561
ESCROW ACCOUNTS	36,672,941	30,849,816
TOTAL LIABILITIES	1,289,984,306	1,193,084,168
DEPOSITS		
CHECKING	3,513,801,888	3,550,144,250
MONEY MARKET SAVINGS	1,935,827,438	1,965,230,553
SAVINGS	5,916,471,928	6,029,711,746
CERTIFICATES	5,021,673,509	4,522,612,794
TOTAL MEMBER DEPOSITS	16,387,774,762	16,067,699,342
NON-MEMBER DEPOSITS	218,112,220	193,889,189
TOTAL DEPOSITS	16,605,886,982	16,261,588,532
EQUITY		
TOTAL EQUITY	2,252,525,079	2,237,463,041
TOTAL LIABILITIES, MBR DEP, & EQUITY	20,148,396,367	19,692,135,740

Income Statement

INCOME	August	July	YTD 2026
INTEREST - CONSUMER LOANS	25,180,536	24,130,748	183,084,216
INTEREST - OTHER REAL ESTATE	14,219,129	14,001,852	106,337,717
INTEREST - MORTGAGE LOANS	29,077,607	28,691,668	225,550,660
INTEREST - CORPORATE/BUSINESS LOANS	14,316,319	14,130,741	108,670,952
INTEREST - LOANS PURCHASED	2,200,045	1,798,609	16,640,049
TOTAL LOAN INCOME	84,993,636	82,753,618	640,283,593
INTEREST - LOANS HELD FOR SALE	17,918	28,146	494,184
TOTAL INVESTMENT INCOME	7,408,091	6,527,823	58,747,651
FEES & CHARGES	4,471,671	4,689,964	35,251,085
OTHER INCOME	9,614,641	10,356,993	81,880,958
TOTAL NON-INTEREST INCOME	14,086,311	15,046,957	117,132,044
TOTAL OPERATING INCOME	106,505,957	104,356,545	816,657,472
EXPENSE			
COMPENSATION	16,482,833	18,455,392	138,700,768
BENEFITS	11,981,460	13,093,744	114,555,953
TRAINING & TRAVEL	431,962	318,120	3,500,205
OCCUPANCY EXPENSE	2,980,196	2,933,569	22,325,057
EQUIPMENT EXPENSE	5,951,158	5,490,175	47,266,689
CARD EXPENSE	3,313,380	3,170,335	24,882,379
LOAN SERVICING EXPENSE	764,090	924,527	6,730,221
INSURANCE	309,692	325,324	2,448,190
TOTAL OTHER EXPENSE	12,615,888	11,631,717	89,600,604
INT ON BORROWED MONEY	2,582,050	2,547,306	18,095,425
TOTAL EXPENSES	57,412,708	58,890,209	468,105,492
NET OPERATING INCOME	49,093,248	45,466,336	348,551,980
PROVISION FOR LOAN LOSS	8,884,990	9,038,813	84,601,969
TOTAL DIVIDENDS	24,653,769	23,535,671	189,815,393
NET INCOME	15,554,490	12,891,852	74,134,617

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.