STATEMENT OF CONDITION
September
2025

Balance Sheet

ASSETS	September	August
CONSUMER LOANS	2,323,542,970	2,419,482,630
OTHER REAL ESTATE	1,625,020,889	1,719,339,487
MORTGAGE LOANS	3,416,765,661	3,431,921,475
CORPORATE/BUSINESS LOANS	798,463,439	802,879,457
LOANS PURCHASED	317,878,175	322,115,815
TOTAL LOANS	8,481,671,135	8,695,738,865
ALLOWANCE FOR LOAN LOSS	(102,935,421)	(103,239,265)
NET LOANS	8,378,735,714	8,592,499,600
LOANS HELD FOR SALE	63,457,990	140,549,737
RECEIVABLES	9,635,571	9,727,218
CASH	51,723,006	68,085,132
INVESTMENTS	639,451,146	733,283,518
PREPAIDS	17,242,390	19,370,355
ACCRUED INTEREST	34,804,868	36,887,788
FIXED ASSETS	330,247,258	330,699,735
OTHER ASSETS	100,986,387	94,309,364
INTANGIBLE ASSETS	7,416,666	7,444,444
SHARE INSURANCE DEPOSIT	78,627,397	78,627,397
TOTAL OTHER ASSETS	569,324,966	567,339,083
TOTAL ASSETS	**9,712,328,392**	**10,111,484,287**

LIABILITIES	September	August
PAYABLES	88,639,422	86,327,546
NOTES PAYABLE	90,039,420	381,980,768
ACCRUED EXPENSES	39,803,623	39,962,820
OTHER LIABILITIES	102,991,451	139,754,666
ESCROW ACCOUNTS	37,831,869	33,440,316
TOTAL LIABILITIES	359,305,785	681,466,117

MEMBER DEPOSITS	September	August
SAVINGS	2,013,728,449	2,026,594,872
CHECKING	1,973,729,268	2,073,767,025
MONEY MARKET SAVINGS	1,731,531,751	1,738,174,055
IRA ACCOUNTS	269,618,041	267,592,715
CERTIFICATES	2,333,119,368	2,304,091,631
TOTAL MEMBER DEPOSITS	8,321,726,876	8,410,220,299

EQUITY	September	August
TOTAL EQUITY	1,031,295,731	1,019,797,871
TOTAL LIABILITIES, MBR DEP, & EQUITY	**9,712,328,392**	**10,111,484,287**

Income Statement

INCOME	September	August	YTD 2025
INTEREST - CONSUMER LOANS	13,249,383	13,418,719	126,508,866
INTEREST - OTHER REAL ESTATE	9,744,730	10,041,385	84,278,248
INTEREST - MORTGAGE LOANS	11,795,564	11,481,149	102,730,835
INTEREST - CORPORATE/BUSINESS LOANS	3,373,245	3,443,660	28,608,814
INTEREST - LOANS PURCHASED	1,238,109	1,331,112	11,940,104
TOTAL LOAN INCOME	39,401,031	39,716,025	354,066,866
INTEREST - LOANS HELD FOR SALE	369,544	630,636	2,671,541
TOTAL INVESTMENT INCOME	2,294,694	2,309,365	19,895,023
FEES & CHARGES	7,815,674	8,544,840	67,390,752
OTHER INCOME	4,780,188	1,419,722	19,765,599
TOTAL NON-INTEREST INCOME	12,595,862	9,964,562	87,156,351
TOTAL OPERATING INCOME	54,661,131	52,620,587	463,789,782

EXPENSE	September	August	YTD 2025
COMPENSATION	10,572,578	10,214,425	95,614,958
BENEFITS	5,294,770	5,584,792	49,040,665
TRAINING & TRAVEL	177,792	138,776	1,475,245
OCCUPANCY EXPENSE	2,067,460	1,949,053	17,368,772
EQUIPMENT EXPENSE	3,619,844	3,606,286	30,145,292
CARD EXPENSE	1,589,973	2,167,882	16,958,749
LOAN SERVICING EXPENSE	481,236	676,062	5,352,087
INSURANCE	82,936	64,531	743,403
TOTAL OTHER EXPENSE	5,557,109	6,217,130	47,150,440
INT ON BORROWED MONEY	1,476,570	1,925,111	11,843,576
TOTAL EXPENSES	30,920,268	32,544,048	275,693,188
NET OPERATING INCOME	23,740,863	20,076,539	188,096,594
PROVISION FOR LOAN LOSS	3,859,381	4,165,066	48,315,247
TOTAL DIVIDENDS	9,536,924	9,714,135	99,366,322
NET INCOME	**10,344,558**	**6,197,338**	**40,415,025**

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	5,675	93,071,395
60 - 89 Days	1,112	17,569,035
90 - 179 Days	2,694	28,584,250
180 - 359 Days	82	6,268,476
360 Days or more past due	10	1,251,592
TOTAL	9,573	146,744,748

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