



STATEMENT OF CONDITION

September 2026

Balance Sheet

ASSETS	September	August
CONSUMER LOANS	3,603,481,714	3,553,804,884
OTHER REAL ESTATE	2,424,735,194	2,403,945,679
MORTGAGE LOANS	7,322,935,018	7,303,822,404
CORPORATE/BUSINESS LOANS	2,892,962,991	2,893,895,146
LOANS PURCHASED	605,393,095	616,282,751
TOTAL LOANS	16,849,508,010	16,771,750,864
TOTAL FAIR MARKET VALUE LOANS	(244,491,018)	(248,977,760)
ALLOWANCE FOR LOAN LOSS	(191,984,934)	(192,397,432)
NET LOANS	16,413,032,058	16,330,375,672
LOANS HELD FOR SALE	7,502,695	10,037,995
RECEIVABLES	41,893,040	38,015,871
CASH	340,541,498	268,724,246
INVESTMENTS	1,802,154,851	1,986,993,225
ALLOWANCE FOR INVESTMENT LOSS	-	-
PREPAIDS	35,583,181	33,753,062
ACCRUED INTEREST	67,765,753	68,581,725
FIXED ASSETS	402,877,195	394,783,637
OTHER ASSETS	827,808,284	821,933,428
INTANGIBLE ASSETS	7,083,333	7,111,111
SHARE INSURANCE DEPOSIT	145,806,530	145,806,530
CUSO INVESTMENTS	42,322,513	42,279,865
TOTAL OTHER ASSETS	1,529,246,788	1,514,249,358
TOTAL ASSETS	20,134,370,930	20,148,396,367
LIABILITIES		
PAYABLES	165,367,094	175,045,402
NOTES PAYABLE	759,124,383	830,458,992
ACCRUED EXPENSES	82,883,402	76,662,746
OTHER LIABILITIES	173,332,021	171,144,225
ESCROW ACCOUNTS	42,372,768	36,672,941
TOTAL LIABILITIES	1,223,079,669	1,289,984,306
DEPOSITS		
CHECKING	3,542,737,872	3,513,801,888
MONEY MARKET SAVINGS	1,932,643,291	1,935,827,438
SAVINGS	5,933,812,932	5,916,471,928
CERTIFICATES	5,026,087,344	5,021,673,509
TOTAL MEMBER DEPOSITS	16,435,281,439	16,387,774,762
NON-MEMBER DEPOSITS	245,002,546	218,112,220
TOTAL DEPOSITS	16,680,283,985	16,605,886,982
EQUITY		
TOTAL EQUITY	2,231,007,276	2,252,525,079
TOTAL LIABILITIES, MBR DEP, & EQUITY	20,134,370,930	20,148,396,367

Income Statement

INCOME	September	August	YTD 2026
INTEREST - CONSUMER LOANS	24,470,973	25,180,536	207,555,189
INTEREST - OTHER REAL ESTATE	13,975,755	14,219,129	120,313,471
INTEREST - MORTGAGE LOANS	29,563,916	29,077,607	255,114,577
INTEREST - CORPORATE/BUSINESS LOANS	13,852,816	14,316,319	122,523,768
INTEREST - LOANS PURCHASED	2,622,044	2,200,045	19,262,093
TOTAL LOAN INCOME	84,485,504	84,993,636	724,769,097
INTEREST - LOANS HELD FOR SALE	19,583	17,918	513,767
TOTAL INVESTMENT INCOME	7,107,436	7,408,091	65,855,086
FEES & CHARGES	4,647,602	4,471,671	39,898,688
OTHER INCOME	9,282,554	9,614,641	91,163,513
TOTAL NON-INTEREST INCOME	13,930,157	14,086,311	131,062,201
TOTAL OPERATING INCOME	105,542,680	106,505,957	922,200,151
EXPENSE			
COMPENSATION	17,643,712	16,482,833	156,344,480
BENEFITS	11,728,773	11,981,460	126,284,726
TRAINING & TRAVEL	543,935	431,962	4,044,140
OCCUPANCY EXPENSE	3,141,658	2,980,196	25,466,715
EQUIPMENT EXPENSE	5,864,620	5,951,158	53,131,309
CARD EXPENSE	3,408,733	3,313,380	28,291,112
LOAN SERVICING EXPENSE	869,933	764,090	7,600,155
INSURANCE	303,558	309,692	2,751,748
TOTAL OTHER EXPENSE	13,171,057	12,615,888	102,771,661
INT ON BORROWED MONEY	2,397,415	2,582,050	20,492,840
TOTAL EXPENSES	59,073,395	57,412,708	527,178,887
NET OPERATING INCOME	46,469,285	49,093,248	395,021,265
PROVISION FOR LOAN LOSS	5,234,913	8,884,990	89,836,882
TOTAL DIVIDENDS	25,112,097	24,653,769	214,927,490
NET INCOME	16,122,275	15,554,490	90,256,893

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.