



**STATEMENT OF CONDITION**  
**October**  
**2022**

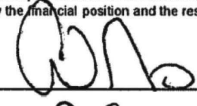
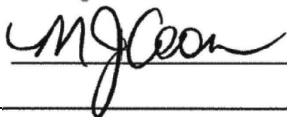
**Balance Sheet**

<b>ASSETS</b>		
	<b>October</b>	<b>September</b>
CONSUMER LOANS	2,864,818,069	2,813,001,471
OTHER REAL ESTATE	1,052,510,496	1,002,006,593
MORTGAGE LOANS	3,262,381,259	3,238,694,775
CORPORATE/BUSINESS LOANS	470,693,306	464,017,784
LOANS PURCHASED	493,542,489	502,665,331
<b>TOTAL LOANS</b>	<b>8,143,945,619</b>	<b>8,020,385,955</b>
ALLOWANCE FOR LOAN LOSS	(12,417,066)	(11,839,107)
<b>NET LOANS</b>	<b>8,131,528,553</b>	<b>8,008,546,848</b>
LOANS HELD FOR SALE	27,171,095	35,784,350
RECEIVABLES	15,413,576	11,630,457
CASH	63,592,398	57,542,567
INVESTMENTS	836,048,119	926,583,558
PREPAIDS	6,876,634	8,692,260
ACCRUED INTEREST	23,877,426	22,109,665
FIXED ASSETS	321,022,531	319,629,756
OTHER ASSETS	93,356,177	91,756,517
INTANGIBLE ASSETS	8,388,889	8,416,667
SHARE INSURANCE DEPOSIT	70,337,513	68,683,995
<b>TOTAL OTHER ASSETS</b>	<b>523,859,170</b>	<b>519,288,859</b>
<b>TOTAL ASSETS</b>	<b>9,597,612,910</b>	<b>9,559,376,639</b>
<b>LIABILITIES</b>		
PAYABLES	57,700,615	53,451,349
NOTES PAYABLE	753,966,817	625,982,082
ACCRUED EXPENSES	39,219,969	37,055,989
OTHER LIABILITIES	91,066,909	93,253,035
ESCROW ACCOUNTS	34,668,790	31,023,925
<b>TOTAL LIABILITIES</b>	<b>976,623,100</b>	<b>840,766,380</b>
<b>MEMBER DEPOSITS</b>		
SAVINGS	2,287,109,926	2,311,619,246
CHECKING	1,880,182,421	1,926,610,020
MONEY MARKET SAVINGS	2,685,512,119	2,729,663,588
IRA ACCOUNTS	231,361,398	232,158,609
CERTIFICATES	659,038,232	642,591,469
<b>TOTAL MEMBER DEPOSITS</b>	<b>7,743,204,096</b>	<b>7,842,642,932</b>
<b>EQUITY</b>		
<b>TOTAL EQUITY</b>	<b>877,785,714</b>	<b>875,967,327</b>
<b>TOTAL LIABILITIES, MBR DEP, &amp; EQUITY</b>	<b>9,597,612,910</b>	<b>9,559,376,639</b>

**Income Statement**

<b>INCOME</b>			<b>YTD</b>
	<b>October</b>	<b>September</b>	<b>2022</b>
INTEREST - CONSUMER LOANS	11,903,798	10,989,669	100,238,102
INTEREST - OTHER REAL ESTATE	4,359,577	3,970,315	31,253,288
INTEREST - MORTGAGE LOANS	8,839,742	9,008,360	78,932,664
INTEREST - CORPORATE/BUSINESS LOANS	1,486,530	1,401,755	12,705,679
INTEREST - LOANS PURCHASED	2,134,283	1,978,590	13,066,875
<b>TOTAL LOAN INCOME</b>	<b>28,723,930</b>	<b>27,348,688</b>	<b>236,196,609</b>
INTEREST - LOANS HELD FOR SALE	122,095	161,539	2,387,687
<b>TOTAL INVESTMENT INCOME</b>	<b>1,859,827</b>	<b>1,721,590</b>	<b>11,178,838</b>
FEES & CHARGES	7,078,083	6,417,463	64,562,294
OTHER INCOME	1,388,634	1,367,474	14,944,633
<b>TOTAL NON-INTEREST INCOME</b>	<b>8,466,717</b>	<b>7,784,937</b>	<b>79,506,927</b>
<b>TOTAL OPERATING INCOME</b>	<b>39,172,568</b>	<b>37,016,754</b>	<b>329,270,000</b>
<b>EXPENSE</b>			
COMPENSATION	9,091,793	9,607,801	87,574,928
BENEFITS	6,398,207	5,398,056	50,576,363
TRAINING & TRAVEL	112,035	177,579	1,261,227
OCCUPANCY EXPENSE	1,708,133	1,557,860	16,206,652
EQUIPMENT EXPENSE	2,248,811	2,211,677	21,466,088
CARD EXPENSE	1,112,155	1,062,789	9,771,553
LOAN SERVICING EXPENSE	701,749	849,490	7,722,811
INSURANCE	76,700	80,905	706,452
TOTAL OTHER EXPENSE	3,701,055	3,378,221	36,844,428
INT ON BORROWED MONEY	2,131,996	1,262,784	5,331,098
<b>TOTAL EXPENSES</b>	<b>27,282,635</b>	<b>25,587,164</b>	<b>237,461,601</b>
<b>NET OPERATING INCOME</b>	<b>11,889,933</b>	<b>11,429,590</b>	<b>91,808,460</b>
PROVISION FOR LOAN LOSS	2,483,777	1,969,964	14,281,744
TOTAL DIVIDENDS	1,630,349	1,481,004	15,016,735
<b>NET INCOME</b>	<b>7,775,806</b>	<b>7,978,622</b>	<b>62,509,980</b>

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

<b>TOTAL DELINQUENCY</b>	<b>#</b>	<b>\$</b>
Less than 60 Days	3,401	62,893,243
60 - 89 Days	463	8,132,399
90 - 179 Days	490	8,380,696
180 - 359 Days	52	3,821,730
360 Days or more past due	6	168,920
<b>TOTAL</b>	<b>4,412</b>	<b>83,396,989</b>

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

**Federally Insured by NCUA.**