



STATEMENT OF CONDITION

October 2025

Balance Sheet

ASSETS	October	September
CONSUMER LOANS	2,169,737,793	2,323,542,970
OTHER REAL ESTATE	1,643,085,432	1,625,020,889
MORTGAGE LOANS	3,422,328,110	3,416,765,661
CORPORATE/BUSINESS LOANS	800,743,866	798,463,439
LOANS PURCHASED	314,460,924	317,878,175
TOTAL LOANS	8,350,356,126	8,481,671,135
ALLOWANCE FOR LOAN LOSS	(100,961,214)	(102,935,421)
NET LOANS	8,249,394,912	8,378,735,714
LOANS HELD FOR SALE	80,045,460	63,457,990
RECEIVABLES	9,336,939	9,635,571
CASH	63,920,386	51,723,006
INVESTMENTS	882,283,874	639,451,146
PREPAIDS	17,479,650	17,242,390
ACCRUED INTEREST	33,988,591	34,804,868
FIXED ASSETS	330,489,967	330,247,258
OTHER ASSETS	106,009,972	100,986,387
INTANGIBLE ASSETS	7,388,889	7,416,666
SHARE INSURANCE DEPOSIT	77,063,054	78,627,397
TOTAL OTHER ASSETS	572,420,123	569,324,966
TOTAL ASSETS	9,857,401,693	9,712,328,392
LIABILITIES		
PAYABLES	95,879,453	88,639,422
NOTES PAYABLE	220,067	90,039,420
ACCRUED EXPENSES	37,569,130	39,803,623
OTHER LIABILITIES	120,669,717	102,991,451
ESCROW ACCOUNTS	43,195,493	37,831,869
TOTAL LIABILITIES	297,533,860	359,305,785
MEMBER DEPOSITS		
SAVINGS	2,014,303,270	2,013,728,449
CHECKING	2,074,488,227	1,973,729,268
MONEY MARKET SAVINGS	1,701,488,456	1,731,531,751
IRA ACCOUNTS	269,804,706	269,618,041
CERTIFICATES	2,461,819,153	2,333,119,368
TOTAL MEMBER DEPOSITS	8,521,903,813	8,321,726,876
EQUITY		
TOTAL EQUITY	1,037,964,021	1,031,295,731
TOTAL LIABILITIES, MBR DEP, & EQUITY	9,857,401,693	9,712,328,392

Income Statement

INCOME	October	September	YTD 2025
INTEREST - CONSUMER LOANS	12,835,955	13,249,383	139,344,821
INTEREST - OTHER REAL ESTATE	9,600,853	9,744,730	93,879,101
INTEREST - MORTGAGE LOANS	11,567,289	11,795,564	114,298,124
INTEREST - CORPORATE/BUSINESS LOANS	3,474,691	3,373,245	32,083,505
INTEREST - LOANS PURCHASED	1,311,598	1,238,109	13,251,702
TOTAL LOAN INCOME	38,790,386	39,401,031	392,857,252
INTEREST - LOANS HELD FOR SALE	135,442	369,544	2,806,983
TOTAL INVESTMENT INCOME	2,289,958	2,294,694	22,184,981
FEES & CHARGES	7,542,756	7,815,674	74,933,508
OTHER INCOME	2,303,208	4,780,188	22,068,808
TOTAL NON-INTEREST INCOME	9,845,964	12,595,862	97,002,316
TOTAL OPERATING INCOME	51,061,750	54,661,131	514,851,532
EXPENSE			
COMPENSATION	11,012,943	10,572,578	106,627,901
BENEFITS	5,647,038	5,294,770	54,687,703
TRAINING & TRAVEL	160,556	177,792	1,635,801
OCCUPANCY EXPENSE	1,963,328	2,067,460	19,332,101
EQUIPMENT EXPENSE	3,653,735	3,619,844	33,799,027
CARD EXPENSE	2,211,413	1,589,973	19,170,162
LOAN SERVICING EXPENSE	583,857	481,236	5,935,944
INSURANCE	82,903	82,936	826,306
TOTAL OTHER EXPENSE	6,200,784	5,557,109	53,351,224
INT ON BORROWED MONEY	245,496	1,476,570	12,089,072
TOTAL EXPENSES	31,762,055	30,920,268	307,455,242
NET OPERATING INCOME	19,299,695	23,740,863	207,396,289
PROVISION FOR LOAN LOSS	1,645,140	3,859,381	49,960,387
TOTAL DIVIDENDS	10,175,862	9,536,924	109,542,185
NET INCOME	7,478,693	10,344,558	47,893,718

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	5,560	84,643,689
60 - 89 Days	1,187	21,697,178
90 - 179 Days	2,733	29,438,816
180 - 359 Days	70	5,307,681
360 Days or more past due	12	1,667,473
TOTAL	9,562	142,754,836

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