STATEMENT OF CONDITION
October
2026

Balance Sheet

ASSETS	October	September
CONSUMER LOANS	3,644,848,032	3,603,481,714
OTHER REAL ESTATE	2,460,967,446	2,424,735,194
MORTGAGE LOANS	7,362,554,325	7,322,935,018
CORPORATE/BUSINESS LOANS	2,911,416,855	2,892,962,991
LOANS PURCHASED	596,045,315	605,393,095
TOTAL LOANS	16,975,831,972	16,849,508,010
TOTAL FAIR MARKET VALUE LOANS	(240,074,089)	(244,491,018)
ALLOWANCE FOR LOAN LOSS	(194,519,167)	(191,984,934)
NET LOANS	16,541,238,716	16,413,032,058
LOANS HELD FOR SALE	7,018,873	7,502,695
RECEIVABLES	38,639,986	41,893,040
CASH	202,247,295	340,541,498
INVESTMENTS	2,012,998,854	1,802,154,851
ALLOWANCE FOR INVESTMENT LOSS	-	-
PREPAIDS	33,966,141	35,583,181
ACCRUED INTEREST	70,515,587	67,765,753
FIXED ASSETS	402,552,113	402,877,195
OTHER ASSETS	820,039,272	827,808,284
INTANGIBLE ASSETS	7,055,555	7,083,333
SHARE INSURANCE DEPOSIT	146,290,428	145,806,530
CUSO INVESTMENTS	42,382,665	42,322,513
TOTAL OTHER ASSETS	1,522,801,761	1,529,246,788
TOTAL ASSETS	**20,324,945,484**	**20,134,370,930**
LIABILITIES		
PAYABLES	167,293,918	165,367,094
NOTES PAYABLE	902,748,569	759,124,383
ACCRUED EXPENSES	77,267,914	82,883,402
OTHER LIABILITIES	179,940,435	173,332,021
ESCROW ACCOUNTS	48,889,138	42,372,768
TOTAL LIABILITIES	1,376,139,974	1,223,079,669
DEPOSITS		
CHECKING	3,571,016,099	3,542,737,872
MONEY MARKET SAVINGS	1,930,980,037	1,932,643,291
SAVINGS	5,938,071,632	5,933,812,932
CERTIFICATES	4,993,605,204	5,026,087,344
TOTAL MEMBER DEPOSITS	16,433,672,972	16,435,281,439
NON-MEMBER DEPOSITS	253,887,140	245,002,546
TOTAL DEPOSITS	16,687,560,112	16,680,283,985
EQUITY		
TOTAL EQUITY	2,261,245,398	2,231,007,276
TOTAL LIABILITIES, MBR DEP, & EQUITY	**20,324,945,484**	**20,134,370,930**

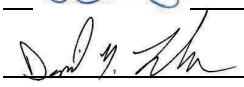
Income Statement

INCOME	October	September	YTD 2026
INTEREST - CONSUMER LOANS	25,247,941	24,470,973	232,803,129
INTEREST - OTHER REAL ESTATE	14,762,293	13,975,755	135,075,764
INTEREST - MORTGAGE LOANS	29,711,072	29,563,916	284,825,648
INTEREST - CORPORATE/BUSINESS LOANS	14,325,398	13,852,816	136,849,166
INTEREST - LOANS PURCHASED	2,846,195	2,622,044	22,108,288
TOTAL LOAN INCOME	86,892,899	84,485,504	811,661,996
INTEREST - LOANS HELD FOR SALE	17,796	19,583	531,563
TOTAL INVESTMENT INCOME	6,703,493	7,107,436	72,558,580
FEES & CHARGES	4,730,178	4,647,602	44,628,866
OTHER INCOME	8,104,120	9,282,554	99,267,633
TOTAL NON-INTEREST INCOME	12,834,299	13,930,157	143,896,499
TOTAL OPERATING INCOME	106,448,487	105,542,680	1,028,648,638
EXPENSE			
COMPENSATION	17,606,388	17,643,712	173,950,868
BENEFITS	14,190,383	11,728,773	140,475,109
TRAINING & TRAVEL	637,538	543,935	4,681,678
OCCUPANCY EXPENSE	3,078,313	3,141,658	28,545,028
EQUIPMENT EXPENSE	6,692,391	5,864,620	59,823,700
CARD EXPENSE	3,256,107	3,408,733	31,547,219
LOAN SERVICING EXPENSE	943,252	869,933	8,543,406
INSURANCE	328,455	303,558	3,080,203
TOTAL OTHER EXPENSE	13,451,098	13,171,057	116,222,759
INT ON BORROWED MONEY	2,991,467	2,397,415	23,484,307
TOTAL EXPENSES	63,175,392	59,073,395	590,354,279
NET OPERATING INCOME	43,273,094	46,469,285	438,294,359
PROVISION FOR LOAN LOSS	8,081,582	5,234,913	97,918,464
TOTAL DIVIDENDS	25,969,738	25,112,097	240,897,228
NET INCOME	**9,221,774**	**16,122,275**	**99,478,667**

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.