



STATEMENT OF CONDITION
November
2021

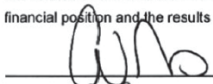
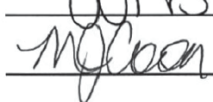
Balance Sheet

ASSETS	November	October
CONSUMER LOANS	2,311,313,025	2,295,225,112
OTHER REAL ESTATE	643,586,572	631,426,875
MORTGAGE LOANS	2,966,098,947	2,934,720,878
CORPORATE/BUSINESS LOANS	367,815,525	360,793,928
LOAN PARTICIPATIONS PURCHASED	273,702,347	282,436,194
GOVERNMENT GUARANTEED LOANS	36,971,134	33,028,245
TOTAL LOANS	6,599,487,550	6,537,631,232
ALLOWANCE FOR LOAN LOSS	(12,789,128)	(13,160,075)
NET LOANS	6,586,698,422	6,524,471,157
LOANS HELD FOR SALE	295,649,846	297,824,687
RECEIVABLES	10,964,331	9,990,499
CASH	53,441,751	69,950,613
INVESTMENTS	1,225,053,373	1,227,217,895
PREPAIDS	6,614,504	7,103,901
ACCRUED INTEREST	17,228,224	17,334,893
FIXED ASSETS	311,627,216	308,555,655
OTHER ASSETS	38,471,337	37,523,528
INTANGIBLE ASSETS	8,694,444	8,722,222
SHARE INSURANCE DEPOSIT	64,208,667	64,208,667
TOTAL OTHER ASSETS	446,844,393	443,448,865
TOTAL ASSETS	8,618,652,116	8,572,903,716
LIABILITIES		
PAYABLES	56,442,174	58,339,180
NOTES PAYABLE	178,786,567	178,787,680
ACCRUED EXPENSES	36,980,840	34,122,901
OTHER LIABILITIES	51,086,414	66,850,214
ESCROW ACCOUNTS	35,608,312	31,915,991
TOTAL LIABILITIES	359,252,995	370,315,739
MEMBER DEPOSITS		
SAVINGS	2,144,051,294	2,111,651,443
CHECKING	1,713,455,094	1,724,408,039
MONEY MARKET SAVINGS	2,547,907,637	2,505,392,875
IRA ACCOUNTS	240,063,677	240,463,786
CERTIFICATES	738,983,875	747,865,254
TOTAL MEMBER DEPOSITS	7,384,461,577	7,329,781,396
EQUITY		
RESERVES	49,443,589	49,443,589
OTHER EQUITY	825,493,956	823,362,992
TOTAL EQUITY	874,937,544	872,806,581
TOTAL LIABILITIES, MBR DEP, & EQUITY	8,618,652,116	8,572,903,716
TOTAL DELINQUENCY	#	\$
Less than 60 Days	2,406	40,534,915
60 - 179 Days	687	13,352,382
180 - 359 Days	61	6,790,462
360 Days or more past due	65	7,074,156
TOTAL	3,219	67,751,915

Income Statement

INCOME	November	October	YTD 2021
INTEREST - CONSUMER LOANS	8,564,509	8,833,040	88,738,561
INTEREST - OTHER REAL ESTATE	2,243,302	2,275,775	22,426,247
INTEREST - MORTGAGE LOANS	7,290,729	7,442,022	81,021,754
INTEREST - CORPORATE/BUSINESS LOANS	1,073,880	1,087,603	11,750,680
INTEREST - LOAN PARTICIPATIONS PURCHASED	654,950	659,592	4,215,932
INTEREST - GOVERNMENT GUARANTEED LOANS	49,567	50,176	380,301
TOTAL LOAN INCOME	19,876,938	20,348,208	208,533,475
TOTAL INVESTMENT INCOME	638,733	639,496	5,659,791
FEES & CHARGES	6,167,973	5,620,833	61,153,701
OTHER INCOME	279,778	587,016	5,966,928
TOTAL NON-INTEREST INCOME	6,447,751	6,207,850	67,120,629
TOTAL OPERATING INCOME	26,963,421	27,195,554	281,313,895
EXPENSE			
COMPENSATION	8,488,579	7,307,760	76,432,324
BENEFITS	5,934,857	4,998,028	47,642,921
TRAINING & TRAVEL	182,514	127,341	1,069,236
OCCUPANCY EXPENSE	1,401,198	1,682,771	14,026,530
EQUIPMENT EXPENSE	1,373,263	2,925,728	19,662,625
CARD EXPENSE	918,744	648,226	9,865,212
LOAN SERVICING EXPENSE	875,870	761,186	9,120,166
INSURANCE	62,646	62,646	619,238
TOTAL OTHER EXPENSE	3,315,667	3,839,035	39,846,945
INT ON BORROWED MONEY	50,378	63,412	1,132,664
TOTAL EXPENSES	22,603,714	22,416,133	219,417,861
NET OPERATING INCOME	4,359,707	4,779,421	61,896,034
PROVISION FOR LOAN LOSS	282,824	137,755	4,378,126
NON-OPERATING (INC)/EXP	(929,443)	(331,830)	(17,497,019)
TOTAL DIVIDENDS	1,620,999	1,702,026	23,607,382
NET INCOME	3,385,327	3,271,470	51,407,546

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.

Federally Insured by NCUA.