



STATEMENT OF CONDITION

November 2025

Balance Sheet

ASSETS	November	October
CONSUMER LOANS	2,206,912,847	2,169,737,793
OTHER REAL ESTATE	1,664,672,164	1,643,085,432
MORTGAGE LOANS	3,428,730,950	3,422,328,110
CORPORATE/BUSINESS LOANS	799,293,912	800,743,866
LOANS PURCHASED	310,576,913	314,460,924
TOTAL LOANS	8,410,186,786	8,350,356,126
ALLOWANCE FOR LOAN LOSS	(101,230,351)	(100,961,214)
NET LOANS	8,308,956,435	8,249,394,912
LOANS HELD FOR SALE	50,409,790	80,045,460
RECEIVABLES	8,427,627	9,336,939
CASH	66,093,576	63,920,386
INVESTMENTS	913,661,211	882,283,874
PREPAIDS	15,700,551	17,479,650
ACCRUED INTEREST	36,031,777	33,988,591
FIXED ASSETS	329,771,621	330,489,967
OTHER ASSETS	105,590,888	106,009,972
INTANGIBLE ASSETS	7,361,111	7,388,889
SHARE INSURANCE DEPOSIT	77,063,054	77,063,054
TOTAL OTHER ASSETS	571,519,001	572,420,123
TOTAL ASSETS	9,919,067,640	9,857,401,693
LIABILITIES		
PAYABLES	93,758,624	95,879,453
NOTES PAYABLE	218,708	220,067
ACCRUED EXPENSES	40,840,187	37,569,130
OTHER LIABILITIES	142,942,750	120,669,717
ESCROW ACCOUNTS	49,042,473	43,195,493
TOTAL LIABILITIES	326,802,743	297,533,860
MEMBER DEPOSITS		
SAVINGS	2,000,583,983	2,014,303,270
CHECKING	2,018,477,619	2,074,488,227
MONEY MARKET SAVINGS	1,718,291,904	1,701,488,456
IRA ACCOUNTS	268,268,644	269,804,706
CERTIFICATES	2,546,934,645	2,461,819,153
TOTAL MEMBER DEPOSITS	8,552,556,795	8,521,903,813
EQUITY		
TOTAL EQUITY	1,039,708,103	1,037,964,021
TOTAL LIABILITIES, MBR DEP, & EQUITY	9,919,067,640	9,857,401,693

Income Statement

INCOME	November	October	YTD 2025
INTEREST - CONSUMER LOANS	12,692,903	12,835,955	152,037,724
INTEREST - OTHER REAL ESTATE	9,331,586	9,600,853	103,210,687
INTEREST - MORTGAGE LOANS	11,416,379	11,567,289	125,714,503
INTEREST - CORPORATE/BUSINESS LOANS	3,435,031	3,474,691	35,518,536
INTEREST - LOANS PURCHASED	1,199,818	1,311,598	14,451,520
TOTAL LOAN INCOME	38,075,718	38,790,386	430,932,970
INTEREST - LOANS HELD FOR SALE	116,878	135,442	2,923,861
TOTAL INVESTMENT INCOME	2,449,472	2,289,958	24,634,453
FEES & CHARGES	7,001,333	7,542,756	81,934,841
OTHER INCOME	1,154,636	2,303,208	23,223,444
TOTAL NON-INTEREST INCOME	8,155,969	9,845,964	105,158,284
TOTAL OPERATING INCOME	48,798,036	51,061,750	563,649,568
EXPENSE			
COMPENSATION	10,394,688	11,012,943	117,022,589
BENEFITS	5,899,398	5,647,038	60,587,101
TRAINING & TRAVEL	166,103	160,556	1,801,905
OCCUPANCY EXPENSE	1,933,251	1,963,328	21,265,352
EQUIPMENT EXPENSE	3,742,937	3,653,735	37,541,965
CARD EXPENSE	2,010,095	2,211,413	21,180,256
LOAN SERVICING EXPENSE	777,037	583,857	6,712,982
INSURANCE	80,575	82,903	906,882
TOTAL OTHER EXPENSE	8,736,054	6,200,784	62,087,278
INT ON BORROWED MONEY	917	245,496	12,089,989
TOTAL EXPENSES	33,741,056	31,762,055	341,196,298
NET OPERATING INCOME	15,056,981	19,299,695	222,453,270
PROVISION FOR LOAN LOSS	4,780,643	1,645,140	54,741,030
TOTAL DIVIDENDS	10,354,775	10,175,862	119,896,959
NET INCOME	(78,437)	7,478,693	47,815,281

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	7,075	110,678,853
60 - 89 Days	1,354	24,871,064
90 - 179 Days	2,043	25,925,929
180 - 359 Days	730	9,790,247
360 Days or more past due	18	2,532,561
TOTAL	11,220	173,798,654

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