



STATEMENT OF CONDITION
December
2025

Balance Sheet

ASSETS	December	November
CONSUMER LOANS	2,244,558,478	2,206,912,847
OTHER REAL ESTATE	1,684,211,464	1,664,672,164
MORTGAGE LOANS	3,434,831,752	3,428,730,950
CORPORATE/BUSINESS LOANS	800,553,458	799,293,912
LOANS PURCHASED	306,673,919	310,576,913
TOTAL LOANS	8,470,829,072	8,410,186,786
ALLOWANCE FOR LOAN LOSS	(100,659,584)	(101,230,351)
NET LOANS	8,370,169,488	8,308,956,435
LOANS HELD FOR SALE	58,918,290	50,409,790
RECEIVABLES	9,552,569	8,427,627
CASH	61,022,419	66,093,576
INVESTMENTS	897,853,801	913,661,211
PREPAIDS	17,544,002	15,700,551
ACCRUED INTEREST	35,360,948	36,031,777
FIXED ASSETS	330,911,442	329,771,621
OTHER ASSETS	106,236,001	105,590,888
INTANGIBLE ASSETS	7,333,333	7,361,111
SHARE INSURANCE DEPOSIT	77,063,054	77,063,054
TOTAL OTHER ASSETS	574,448,779	571,519,001
TOTAL ASSETS	9,971,965,347	9,919,067,640
LIABILITIES		
PAYABLES	106,580,430	93,758,624
NOTES PAYABLE	217,343	218,708
ACCRUED EXPENSES	41,797,661	40,840,187
OTHER LIABILITIES	111,957,648	142,942,750
ESCROW ACCOUNTS	55,081,950	49,042,473
TOTAL LIABILITIES	315,635,031	326,802,743
MEMBER DEPOSITS		
SAVINGS	2,008,223,490	2,000,583,983
CHECKING	2,042,417,461	2,018,477,619
MONEY MARKET SAVINGS	1,729,550,515	1,718,291,904
IRA ACCOUNTS	265,323,757	268,268,644
CERTIFICATES	2,566,921,368	2,546,934,645
TOTAL MEMBER DEPOSITS	8,612,436,590	8,552,556,795
EQUITY		
TOTAL EQUITY	1,043,893,727	1,039,708,103
TOTAL LIABILITIES, MBR DEP, & EQUITY	9,971,965,347	9,919,067,640

TOTAL DELINQUENCY	#	\$
Less than 60 Days	7,045	96,470,019
60 - 89 Days	1,535	28,990,278
90 - 179 Days	1,854	27,517,773
180 - 359 Days	697	9,803,491
360 Days or more past due	23	2,678,169
TOTAL	11,154	165,459,731

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

Income Statement

	December	November	YTD 2025
INCOME			
INTEREST - CONSUMER LOANS	13,109,186	12,692,903	165,146,910
INTEREST - OTHER REAL ESTATE	9,698,929	9,331,586	112,909,616
INTEREST - MORTGAGE LOANS	11,605,197	11,416,379	137,319,700
INTEREST - CORPORATE/BUSINESS LOANS	3,486,359	3,435,031	39,004,896
INTEREST - LOANS PURCHASED	1,200,085	1,199,818	15,651,605
TOTAL LOAN INCOME	39,099,756	38,075,718	470,032,726
INTEREST - LOANS HELD FOR SALE	134,427	116,878	3,058,288
TOTAL INVESTMENT INCOME	3,042,884	2,449,472	27,677,337
FEES & CHARGES	8,088,888	7,001,333	90,023,729
OTHER INCOME	1,542,831	1,154,636	24,766,275
TOTAL NON-INTEREST INCOME	9,631,720	8,155,969	114,790,004
TOTAL OPERATING INCOME	51,908,787	48,798,036	615,558,355
EXPENSE			
COMPENSATION	12,834,543	10,394,688	129,857,132
BENEFITS	5,334,719	5,899,398	65,921,820
TRAINING & TRAVEL	165,048	166,103	1,966,952
OCCUPANCY EXPENSE	2,095,573	1,933,251	23,360,925
EQUIPMENT EXPENSE	3,885,302	3,742,937	41,427,267
CARD EXPENSE	(641,214)	2,010,095	20,539,042
LOAN SERVICING EXPENSE	466,987	777,037	7,179,969
INSURANCE	80,881	80,575	987,763
TOTAL OTHER EXPENSE	9,985,249	8,736,054	72,072,527
INT ON BORROWED MONEY	911	917	12,090,900
TOTAL EXPENSES	34,207,999	33,741,056	375,404,297
NET OPERATING INCOME	17,700,788	15,056,981	240,154,058
PROVISION FOR LOAN LOSS	4,744,636	4,780,643	59,485,666
TOTAL DIVIDENDS	10,969,060	10,354,775	130,866,019
NET INCOME	1,987,093	(78,437)	49,802,373

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