



STATEMENT OF CONDITION

March
2021

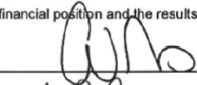

Balance Sheet

Income Statement

ASSETS	March	February
CONSUMER LOANS	2,197,404,636	2,190,566,329
OTHER REAL ESTATE	521,203,700	518,163,018
MORTGAGE LOANS	2,733,767,229	2,712,135,006
CORPORATE/BUSINESS LOANS	341,707,372	337,463,488
LOAN PARTICIPATIONS PURCHASED	112,284,476	75,773,171
GOVERNMENT GUARANTEED LOANS	16,168,540	12,986,985
TOTAL LOANS	5,922,535,952	5,847,087,997
ALLOWANCE FOR LOAN LOSS	(15,444,941)	(15,570,870)
NET LOANS	5,907,091,011	5,831,517,126
LOANS HELD FOR SALE	305,117,861	317,545,347
RECEIVABLES	6,056,816	8,227,532
CASH	52,891,296	63,459,060
INVESTMENTS	1,249,323,919	1,038,209,091
PREPAIDS	7,407,461	7,016,064
ACCRUED INTEREST	15,856,114	15,896,940
FIXED ASSETS	261,925,583	248,786,321
OTHER ASSETS	39,807,523	50,756,651
INTANGIBLE ASSETS	8,916,667	8,944,444
SHARE INSURANCE DEPOSIT	53,824,991	53,824,991
TOTAL OTHER ASSETS	387,738,339	385,225,411
TOTAL ASSETS	7,908,219,242	7,644,183,568
LIABILITIES		
PAYABLES	44,773,965	57,471,952
NOTES PAYABLE	77,286,751	77,287,828
ACCRUED EXPENSES	26,649,094	33,775,501
OTHER LIABILITIES	63,712,292	91,223,541
ESCROW ACCOUNTS	27,323,434	23,961,106
TOTAL LIABILITIES	239,745,537	283,719,928
MEMBER DEPOSITS		
SAVINGS	1,905,078,675	1,770,199,821
CHECKING	1,579,667,148	1,462,428,694
MONEY MARKET SAVINGS	2,199,804,755	2,140,473,853
IRA ACCOUNTS	244,762,712	244,037,328
CERTIFICATES	895,365,950	902,432,630
TOTAL MEMBER DEPOSITS	6,824,679,241	6,519,572,326
EQUITY		
RESERVES	49,443,589	49,443,589
OTHER EQUITY	794,350,876	791,447,726
TOTAL EQUITY	843,794,464	840,891,315
TOTAL LIABILITIES, MBR DEP, & EQUITY	7,908,219,242	7,644,183,568

INCOME	March	February	YTD 2021
INTEREST - CONSUMER LOANS	7,807,211	6,925,422	22,475,979
INTEREST - OTHER REAL ESTATE	1,939,253	1,756,391	5,639,053
INTEREST - MORTGAGE LOANS	7,302,902	7,873,430	22,679,160
INTEREST - CORPORATE/BUSINESS LOANS	1,064,849	969,556	3,101,383
INTEREST - LOAN PARTICIPATIONS PURCHASED	159,720	119,307	373,186
INTEREST - GOVERNMENT GUARANTEED LOANS	23,461	15,880	67,747
TOTAL LOAN INCOME	18,297,396	17,659,987	54,336,508
TOTAL INVESTMENT INCOME	392,838	365,230	1,122,606
FEEES & CHARGES	5,682,092	4,534,353	14,702,702
OTHER INCOME	1,262,942	546,287	2,553,660
TOTAL NON-INTEREST INCOME	6,945,033	5,080,639	17,256,362
TOTAL OPERATING INCOME	25,635,268	23,105,857	72,715,476
EXPENSE			
COMPENSATION	6,540,320	5,636,658	18,569,275
BENEFITS	3,796,262	3,525,038	11,187,477
TRAINING & TRAVEL	66,318	104,612	222,156
OCCUPANCY EXPENSE	972,275	977,846	3,007,415
EQUIPMENT EXPENSE	1,549,441	1,588,990	4,818,489
CARD EXPENSE	776,653	789,014	2,400,562
LOAN SERVICING EXPENSE	890,374	799,183	2,375,424
INSURANCE	46,349	46,804	140,325
TOTAL OTHER EXPENSE	3,107,678	3,139,594	10,994,428
INT ON BORROWED MONEY	132,009	113,812	369,933
TOTAL EXPENSES	17,877,678	16,721,552	54,085,486
NET OPERATING INCOME	7,757,590	6,384,305	18,629,990
PROVISION FOR LOAN LOSS	630,087	681,859	2,047,389
NON-OPERATING (INC)/EXP	155,566	(904,565)	(7,643,259)
TOTAL DIVIDENDS	2,644,770	2,404,573	7,740,654
NET INCOME	4,327,166	4,202,438	16,485,206

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	1,527	31,147,239
60 - 179 Days	652	17,755,828
180 - 359 Days	113	15,279,781
360 Days or more past due	53	1,199,837
TOTAL	2,345	\$ 65,382,686

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.