



STATEMENT OF CONDITION
March
2022

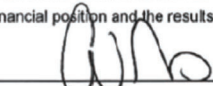

Balance Sheet

ASSETS	March	February
CONSUMER LOANS	2,407,452,167	2,379,888,953
OTHER REAL ESTATE	723,090,054	692,083,349
MORTGAGE LOANS	3,117,349,800	3,086,230,251
CORPORATE/BUSINESS LOANS	389,294,107	390,417,226
LOANS PURCHASED	353,698,886	293,282,012
TOTAL LOANS	6,990,885,013	6,841,901,791
ALLOWANCE FOR LOAN LOSS	(9,635,706)	(9,614,504)
NET LOANS	6,981,249,307	6,832,287,287
LOANS HELD FOR SALE	75,556,236	106,532,011
RECEIVABLES	18,947,554	10,997,804
CASH	53,204,304	63,678,977
INVESTMENTS	1,192,960,290	1,321,097,242
PREPAIDS	10,085,616	9,893,747
ACCRUED INTEREST	17,958,687	17,116,909
FIXED ASSETS	317,813,298	314,635,844
OTHER ASSETS	76,054,480	82,096,433
INTANGIBLE ASSETS	8,583,333	8,611,111
SHARE INSURANCE DEPOSIT	64,208,667	64,208,667
TOTAL OTHER ASSETS	494,704,082	496,562,711
TOTAL ASSETS	8,816,621,773	8,831,156,032
LIABILITIES		
PAYABLES	53,037,227	55,657,487
NOTES PAYABLE	15,273,474	148,504,762
ACCRUED EXPENSES	29,768,495	40,475,511
OTHER LIABILITIES	81,878,132	88,497,177
ESCROW ACCOUNTS	29,566,214	27,604,482
TOTAL LIABILITIES	209,523,541	360,739,419
MEMBER DEPOSITS		
SAVINGS	2,264,236,081	2,217,508,184
CHECKING	1,824,488,814	1,782,134,642
MONEY MARKET SAVINGS	2,728,920,479	2,666,233,924
IRA ACCOUNTS	238,025,905	236,925,657
CERTIFICATES	682,332,418	692,227,280
TOTAL MEMBER DEPOSITS	7,738,003,696	7,595,029,686
EQUITY		
RESERVES	49,443,589	49,443,589
OTHER EQUITY	819,650,947	825,943,337
TOTAL EQUITY	869,094,535	875,386,926
TOTAL LIABILITIES, MBR DEP, & EQUITY	8,816,621,773	8,831,156,032
TOTAL DELINQUENCY	#	\$
Less than 60 Days	2,299	39,304,007
60 - 89 Days	325	5,825,545
90 - 179 Days	301	5,672,547
180 - 359 Days	70	4,908,285
360 Days or more past due	32	5,721,186
TOTAL	3,027	61,431,571

Income Statement

INCOME	March	February	YTD 2022
INTEREST - CONSUMER LOANS	9,241,494	8,332,316	26,838,481
INTEREST - OTHER REAL ESTATE	2,559,286	2,244,511	7,204,693
INTEREST - MORTGAGE LOANS	7,433,570	7,147,413	21,657,946
INTEREST - CORPORATE/BUSINESS LOANS	1,177,874	1,042,207	3,370,569
INTEREST - LOANS PURCHASED	707,665	637,412	2,030,798
TOTAL LOAN INCOME	21,119,888	19,403,859	61,102,486
INTEREST - LOANS HELD FOR SALE INCOME	220,750	357,336	1,080,926
TOTAL INVESTMENT INCOME	813,012	668,836	2,120,415
FEES & CHARGES	6,474,057	5,506,084	17,871,145
OTHER INCOME	1,176,990	412,967	2,065,254
TOTAL NON-INTEREST INCOME	7,651,047	5,919,051	19,936,399
TOTAL OPERATING INCOME	29,804,697	26,349,082	84,240,227
EXPENSE			
COMPENSATION	8,702,581	7,180,062	23,980,316
BENEFITS	4,205,771	5,010,991	14,570,887
TRAINING & TRAVEL	122,377	112,545	313,713
OCCUPANCY EXPENSE	1,729,618	1,690,898	5,015,698
EQUIPMENT EXPENSE	2,257,007	1,860,801	5,947,308
CARD EXPENSE	817,703	866,240	2,611,441
LOAN SERVICING EXPENSE	625,473	851,225	2,206,548
INSURANCE	62,790	64,746	190,636
TOTAL OTHER EXPENSE	3,363,370	3,435,919	10,697,158
INT ON BORROWED MONEY	7,748	(13,604)	(24,402)
TOTAL EXPENSES	21,894,437	21,059,824	65,509,301
NET OPERATING INCOME	7,910,260	5,289,258	18,730,926
PROVISION FOR LOAN LOSS	1,133,879	650,844	2,198,499
TOTAL DIVIDENDS	1,589,269	1,444,209	4,652,103
NET INCOME	5,187,113	3,194,204	11,880,324

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.