



STATEMENT OF CONDITION

June
2022

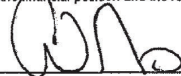
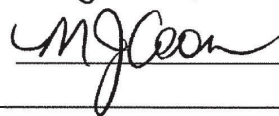
Balance Sheet

ASSETS	June	May
CONSUMER LOANS	2,627,765,853	2,540,681,786
OTHER REAL ESTATE	856,563,525	807,886,757
MORTGAGE LOANS	3,183,769,292	3,157,359,482
CORPORATE/BUSINESS LOANS	431,092,385	427,407,798
LOANS PURCHASED	472,482,035	464,966,337
TOTAL LOANS	7,571,673,091	7,398,302,160
ALLOWANCE FOR LOAN LOSS	(10,228,960)	(10,318,185)
NET LOANS	7,561,444,130	7,387,983,976
LOANS HELD FOR SALE	45,414,704	67,556,125
RECEIVABLES	11,142,075	10,656,287
CASH	60,752,544	69,651,034
INVESTMENTS	885,048,001	907,953,600
PREPAIDS	8,282,049	8,905,989
ACCRUED INTEREST	19,979,197	20,224,067
FIXED ASSETS	315,357,588	314,612,030
OTHER ASSETS	78,278,679	78,508,389
INTANGIBLE ASSETS	8,500,000	8,527,778
SHARE INSURANCE DEPOSIT	68,683,995	68,683,995
TOTAL OTHER ASSETS	499,081,507	499,462,247
TOTAL ASSETS	9,062,882,960	8,943,263,270
LIABILITIES		
PAYABLES	56,047,327	54,871,653
NOTES PAYABLE	210,270,049	102,159,195
ACCRUED EXPENSES	34,794,210	33,260,888
OTHER LIABILITIES	88,464,699	83,743,735
ESCROW ACCOUNTS	20,174,753	18,282,999
TOTAL LIABILITIES	409,751,038	292,318,470
MEMBER DEPOSITS		
SAVINGS	2,288,465,374	2,277,444,302
CHECKING	1,842,590,890	1,846,986,395
MONEY MARKET SAVINGS	2,791,886,859	2,772,861,953
IRA ACCOUNTS	236,155,305	237,167,758
CERTIFICATES	618,658,393	641,476,290
TOTAL MEMBER DEPOSITS	7,777,756,822	7,775,936,698
EQUITY		
TOTAL EQUITY	875,375,101	875,008,102
TOTAL LIABILITIES, MBR DEP, & EQUITY	9,062,882,960	8,943,263,270

Income Statement

INCOME	June	May	YTD 2022
INTEREST - CONSUMER LOANS	9,780,073	9,914,003	55,743,383
INTEREST - OTHER REAL ESTATE	3,042,262	2,885,141	15,735,143
INTEREST - MORTGAGE LOANS	7,775,991	7,249,655	44,716,866
INTEREST - CORPORATE/BUSINESS LOANS	1,254,219	1,279,382	7,078,339
INTEREST - LOANS PURCHASED	1,349,238	1,244,521	5,493,863
TOTAL LOAN INCOME	23,201,784	22,572,702	128,767,594
INTEREST - LOANS HELD FOR SALE	183,324	254,608	1,729,850
TOTAL INVESTMENT INCOME	1,052,444	894,186	4,917,452
FEES & CHARGES	6,614,532	6,835,794	37,687,108
OTHER INCOME	1,560,186	4,474,537	10,359,314
TOTAL NON-INTEREST INCOME	8,174,717	11,310,331	48,046,422
TOTAL OPERATING INCOME	32,612,268	35,031,827	183,461,317
EXPENSE			
COMPENSATION	8,852,714	8,990,898	50,040,305
BENEFITS	4,874,596	4,811,099	29,035,594
TRAINING & TRAVEL	139,458	128,870	689,253
OCCUPANCY EXPENSE	1,615,020	1,545,388	9,735,435
EQUIPMENT EXPENSE	2,190,354	2,366,971	12,523,032
CARD EXPENSE	1,006,327	977,990	5,512,844
LOAN SERVICING EXPENSE	827,729	804,289	4,753,136
INSURANCE	80,619	62,645	396,603
TOTAL OTHER EXPENSE	3,418,074	3,629,984	21,397,488
INT ON BORROWED MONEY	279,472	93,886	379,898
TOTAL EXPENSES	23,284,361	23,412,022	134,463,588
NET OPERATING INCOME	9,327,908	11,619,805	48,997,728
PROVISION FOR LOAN LOSS	889,828	1,003,550	5,364,041
TOTAL DIVIDENDS	1,375,737	1,500,146	9,025,800
NET INCOME	7,062,343	9,116,108	34,607,888

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	2,698	47,519,298
60 - 89 Days	362	5,325,579
90 - 179 Days	331	6,734,250
180 - 359 Days	65	2,558,839
360 Days or more past due	8	1,484,249
TOTAL	3,464	63,622,214

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.