



STATEMENT OF CONDITION

August
2021

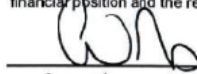
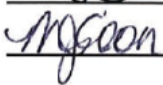
Balance Sheet

ASSETS	August	July
CONSUMER LOANS	2,277,252,931	2,258,165,565
OTHER REAL ESTATE	597,530,085	581,166,936
MORTGAGE LOANS	2,880,514,356	2,891,330,182
CORPORATE/BUSINESS LOANS	347,875,861	343,371,940
LOAN PARTICIPATIONS PURCHASED	279,960,362	233,849,247
GOVERNMENT GUARANTEED LOANS	29,954,927	26,776,115
TOTAL LOANS	6,413,088,522	6,334,659,986
ALLOWANCE FOR LOAN LOSS	(13,888,497)	(14,610,164)
NET LOANS	6,399,200,025	6,320,049,822
LOANS HELD FOR SALE	313,916,035	278,655,645
RECEIVABLES	10,225,626	7,541,930
CASH	50,632,846	60,265,978
INVESTMENTS	1,150,982,973	1,240,366,032
PREPAIDS	6,897,816	7,224,606
ACCRUED INTEREST	16,996,390	16,611,242
FIXED ASSETS	297,291,502	290,966,969
OTHER ASSETS	45,717,197	46,291,450
INTANGIBLE ASSETS	8,777,778	8,805,555
SHARE INSURANCE DEPOSIT	58,883,023	58,883,023
TOTAL OTHER ASSETS	434,563,706	428,782,846
TOTAL ASSETS	8,359,521,210	8,335,662,253
LIABILITIES		
PAYABLES	53,257,199	48,696,072
NOTES PAYABLE	179,712,998	120,365,797
ACCRUED EXPENSES	33,147,445	30,147,214
OTHER LIABILITIES	54,031,325	71,570,877
ESCROW ACCOUNTS	25,981,283	23,338,265
TOTAL LIABILITIES	346,373,569	294,380,946
MEMBER DEPOSITS		
SAVINGS	2,063,222,613	2,027,711,325
CHECKING	1,658,407,992	1,724,293,634
MONEY MARKET SAVINGS	2,405,220,511	2,341,613,554
IRA ACCOUNTS	242,602,985	244,297,979
CERTIFICATES	776,012,775	841,916,976
TOTAL MEMBER DEPOSITS	7,145,466,875	7,179,833,467
EQUITY		
RESERVES	49,443,589	49,443,589
OTHER EQUITY	818,237,177	812,004,251
TOTAL EQUITY	867,680,766	861,447,840
TOTAL LIABILITIES, MBR DEP, & EQUITY	8,359,521,210	8,335,662,253
TOTAL DELINQUENCY	#	\$
Less than 60 Days	2,059	34,869,750
60 - 179 Days	683	14,906,232
180 - 359 Days	78	10,872,730
360 Days or more past due	69	7,375,976
TOTAL	2,889	68,024,689

Income Statement

INCOME	August	July	YTD 2021
INTEREST - CONSUMER LOANS	8,483,454	8,328,533	62,975,671
INTEREST - OTHER REAL ESTATE	2,157,157	2,101,929	15,761,227
INTEREST - MORTGAGE LOANS	7,429,406	7,134,385	58,657,232
INTEREST - CORPORATE/BUSINESS LOANS	1,055,673	1,117,741	8,542,162
INTEREST - LOAN PARTICIPATIONS PURCHASED	589,362	411,930	2,283,758
INTEREST - GOVERNMENT GUARANTEED LOANS	43,371	39,561	237,210
TOTAL LOAN INCOME	19,758,423	19,134,080	148,457,260
TOTAL INVESTMENT INCOME	592,481	589,783	3,744,333
FEES & CHARGES	6,002,160	5,793,584	43,477,801
OTHER INCOME	447,489	692,929	4,885,069
TOTAL NON-INTEREST INCOME	6,449,649	6,486,513	48,362,870
TOTAL OPERATING INCOME	26,800,554	26,210,375	200,564,464
EXPENSE			
COMPENSATION	7,313,427	7,609,725	53,481,967
BENEFITS	4,195,235	5,076,473	32,555,319
TRAINING & TRAVEL	104,432	114,269	642,963
OCCUPANCY EXPENSE	1,543,748	1,438,885	9,338,443
EQUIPMENT EXPENSE	2,022,795	1,713,924	13,289,585
CARD EXPENSE	986,587	1,029,825	7,272,013
LOAN SERVICING EXPENSE	860,532	798,846	6,578,573
INSURANCE	62,646	73,838	429,713
TOTAL OTHER EXPENSE	3,473,103	3,957,450	28,725,903
INT ON BORROWED MONEY	79,230	113,786	947,246
TOTAL EXPENSES	20,641,735	21,927,021	153,261,725
NET OPERATING INCOME	6,158,819	4,283,354	47,302,738
PROVISION FOR LOAN LOSS	70,556	-	3,458,871
NON-OPERATING (INC)/EXP	(3,131,265)	(2,371,001)	(14,597,762)
TOTAL DIVIDENDS	1,885,260	1,978,188	18,600,877
NET INCOME	7,334,267	4,676,167	39,840,753

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.