



**STATEMENT OF CONDITION**  
**September**  
**2020**

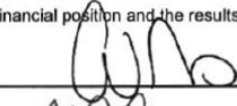
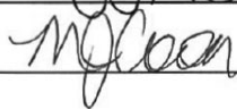
**Balance Sheet**

**Income Statement**

<b>ASSETS</b>	<b>September</b>	<b>August</b>
CONSUMER LOANS	2,169,488,029	2,155,289,116
OTHER REAL ESTATE	515,270,948	511,420,215
MORTGAGE LOANS	2,653,123,509	2,599,033,358
CORPORATE/BUSINESS LOANS	329,969,792	329,660,509
LOAN PARTICIPATIONS PURCHASED	79,442,850	81,269,240
GOVERNMENT GUARANTEED LOANS	7,706,979	5,444,706
<b>TOTAL LOANS</b>	<b>5,755,002,108</b>	<b>5,682,117,144</b>
ALLOWANCE FOR LOAN LOSS	(18,177,017)	(18,369,157)
<b>NET LOANS</b>	<b>5,736,825,091</b>	<b>5,663,747,987</b>
LOANS HELD FOR SALE	195,895,783	195,832,102
RECEIVABLES	4,869,004	5,582,406
CASH	46,801,609	55,960,614
INVESTMENTS	813,350,926	871,018,636
PREPAIDS	4,924,126	5,401,458
ACCRUED INTEREST	16,030,238	16,428,988
FIXED ASSETS	195,475,767	184,472,631
OTHER ASSETS	59,613,661	61,489,587
INTANGIBLE ASSETS	9,083,333	9,111,111
SHARE INSURANCE DEPOSIT	48,252,615	48,252,615
<b>TOTAL OTHER ASSETS</b>	<b>333,379,739</b>	<b>325,156,390</b>
<b>TOTAL ASSETS</b>	<b>7,131,122,152</b>	<b>7,117,298,135</b>
<b>LIABILITIES</b>		
PAYABLES	44,561,692	56,194,144
NOTES PAYABLE	132,158,245	168,169,133
ACCRUED EXPENSES	31,038,812	29,985,802
OTHER LIABILITIES	80,367,097	73,868,563
ESCROW ACCOUNTS	24,879,033	21,738,190
<b>TOTAL LIABILITIES</b>	<b>313,004,879</b>	<b>349,953,832</b>
<b>MEMBER DEPOSITS</b>		
SAVINGS	1,555,266,672	1,524,681,140
CHECKING	1,342,814,099	1,347,477,823
MONEY MARKET SAVINGS	1,952,581,760	1,929,460,177
IRA ACCOUNTS	240,507,314	238,976,138
CERTIFICATES	904,575,232	904,197,670
<b>TOTAL MEMBER DEPOSITS</b>	<b>5,995,745,077</b>	<b>5,944,792,948</b>
<b>EQUITY</b>		
RESERVES	49,443,589	49,443,589
OTHER EQUITY	772,928,608	773,107,767
<b>TOTAL EQUITY</b>	<b>822,372,196</b>	<b>822,551,356</b>
<b>TOTAL LIABILITIES, MBR DEP, &amp; EQUITY</b>	<b>7,131,122,152</b>	<b>7,117,298,135</b>

<b>INCOME</b>	<b>September</b>	<b>August</b>	<b>YTD 2020</b>
INTEREST - CONSUMER LOANS	7,231,859	7,399,217	63,753,681
INTEREST - OTHER REAL ESTATE	1,909,874	1,973,497	18,196,331
INTEREST - MORTGAGE LOANS	7,508,532	7,348,865	65,958,617
INTEREST - CORPORATE/BUSINESS LOANS	1,015,780	1,031,662	9,135,419
INTEREST - LOAN PARTICIPATIONS PURCHASED	183,091	237,240	1,302,198
INTEREST - GOVERNMENT GUARANTEED LOANS	12,527	8,661	43,546
COST OF ENT EXTRAS - LOAN ANNUAL PAYOUT	(767,443)	(268,076)	(2,229,725)
<b>TOTAL LOAN INCOME</b>	<b>17,094,221</b>	<b>17,731,067</b>	<b>156,160,067</b>
<b>TOTAL INVESTMENT INCOME</b>	<b>509,981</b>	<b>495,456</b>	<b>5,603,776</b>
FEE'S & CHARGES	4,844,090	4,928,307	38,887,865
OTHER INCOME	(341,079)	318,647	1,282,555
<b>TOTAL NON-INTEREST INCOME</b>	<b>4,503,011</b>	<b>5,246,953</b>	<b>40,170,421</b>
<b>TOTAL OPERATING INCOME</b>	<b>22,107,213</b>	<b>23,473,476</b>	<b>201,934,264</b>
<b>EXPENSE</b>			
COMPENSATION	5,677,772	5,413,811	48,987,566
BENEFITS	3,607,446	3,386,886	31,046,962
TRAINING & TRAVEL	74,475	68,244	582,486
OCCUPANCY EXPENSE	897,549	811,874	6,870,664
EQUIPMENT EXPENSE	1,393,608	1,271,986	11,285,331
CARD EXPENSE	773,110	810,374	6,723,147
LOAN SERVICING EXPENSE	741,816	728,807	6,341,185
INSURANCE	49,651	44,109	374,551
TOTAL OTHER EXPENSE	3,217,047	2,615,276	24,137,447
INT ON BORROWED MONEY	169,141	174,047	1,875,872
<b>TOTAL EXPENSES</b>	<b>16,601,615</b>	<b>15,325,413</b>	<b>138,225,211</b>
<b>NET OPERATING INCOME</b>	<b>5,505,598</b>	<b>8,148,062</b>	<b>63,709,052</b>
PROVISION FOR LOAN LOSS	404,832	145,254	15,264,063
NON-OPERATING (INC)/EXP	521,177	(4,145,034)	(7,529,988)
COST OF ENT EXTRAS - DIVIDEND ANNUAL PAYOUT	627,908	214,848	1,905,926
TOTAL DIVIDENDS	2,887,406	3,147,341	30,525,950
<b>NET INCOME</b>	<b>1,064,276</b>	<b>8,785,653</b>	<b>23,543,101</b>

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

<b>TOTAL DELINQUENCY</b>	<b>#</b>	<b>\$</b>
Less than 60 Days	2,428	38,379,114
60 - 179 Days	777	20,301,926
180 - 359 Days	39	2,793,893
360 Days or more past due	46	855,585
<b>TOTAL</b>	<b>3,290</b>	<b>\$ 62,330,518</b>

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.**