



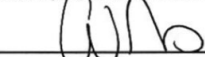

STATEMENT OF CONDITION
July
2020

Balance Sheet

Income Statement

Balance Sheet			Income Statement			
ASSETS	July	June	INCOME	July	June	YTD 2020
CONSUMER LOANS	2,148,300,563	2,133,313,035	INTEREST - CONSUMER LOANS	7,316,317	6,964,798	49,122,605
OTHER REAL ESTATE	510,324,992	510,440,155	INTEREST - OTHER REAL ESTATE	1,988,956	1,933,561	14,312,959
MORTGAGE LOANS	2,547,037,117	2,470,303,752	INTEREST - MORTGAGE LOANS	7,287,228	7,148,772	51,101,219
CORPORATE/BUSINESS LOANS	323,731,143	315,680,727	INTEREST - CORPORATE/BUSINESS LOANS	1,034,698	981,535	7,087,977
LOAN PARTICIPATIONS PURCHASED	84,318,150	85,478,845	INTEREST - LOAN PARTICIPATIONS PURCHASED	239,026	256,857	881,866
GOVERNMENT GUARANTEED LOANS	3,092,844	3,108,887	INTEREST - GOVERNMENT GUARANTEED LOANS	6,878	6,108	22,358
TOTAL LOANS	5,616,804,810	5,518,325,401	COST OF ENT EXTRAS - LOAN ANNUAL PAYOUT	(244,156)	(219,614)	(1,194,206)
ALLOWANCE FOR LOAN LOSS	(18,472,158)	(15,926,743)	TOTAL LOAN INCOME	17,628,946	17,072,017	121,334,779
NET LOANS	5,598,332,652	5,502,398,658	TOTAL INVESTMENT INCOME	463,772	352,207	4,598,339
LOANS HELD FOR SALE	205,364,870	207,747,061	FEES & CHARGES	4,812,310	4,921,631	29,115,469
RECEIVABLES	3,903,036	6,481,328	OTHER INCOME	314,009	(433,858)	1,304,988
CASH	50,579,424	49,784,175	TOTAL NON-INTEREST INCOME	5,126,319	4,487,773	30,420,457
INVESTMENTS	884,498,163	843,073,868	TOTAL OPERATING INCOME	23,219,037	21,911,996	156,353,575
PREPAIDS	5,694,176	5,293,639	EXPENSE			
ACCRUED INTEREST	16,608,011	18,213,513	COMPENSATION	6,131,646	5,526,499	37,895,984
FIXED ASSETS	174,392,952	161,396,805	BENEFITS	3,845,907	3,093,528	24,052,630
OTHER ASSETS	65,659,519	63,863,567	TRAINING & TRAVEL	53,678	32,822	439,767
INTANGIBLE ASSETS	9,138,889	9,166,667	OCCUPANCY EXPENSE	801,204	707,605	5,161,241
SHARE INSURANCE DEPOSIT	48,252,615	48,252,615	EQUIPMENT EXPENSE	1,237,441	1,331,508	8,619,737
TOTAL OTHER ASSETS	319,746,162	306,186,805	CARD EXPENSE	830,170	809,723	5,139,663
TOTAL ASSETS	7,062,424,307	6,915,671,895	LOAN SERVICING EXPENSE	712,024	763,658	4,870,562
LIABILITIES			INSURANCE	46,569	46,904	280,791
PAYABLES	47,355,359	41,728,813	TOTAL OTHER EXPENSE	3,644,083	2,943,460	18,305,124
NOTES PAYABLE	152,557,196	157,549,621	INT ON BORROWED MONEY	174,275	154,553	1,532,684
ACCRUED EXPENSES	27,190,396	26,364,206	TOTAL EXPENSES	17,476,998	15,410,259	106,298,183
OTHER LIABILITIES	83,622,533	75,740,469	NET OPERATING INCOME	5,742,039	6,501,737	50,055,392
ESCROW ACCOUNTS	19,461,322	16,943,398	PROVISION FOR LOAN LOSS	3,031,178	2,835,914	14,713,977
TOTAL LIABILITIES	330,186,806	318,326,506	NON-OPERATING (INC)/EXP	(1,447,667)	(1,724,055)	(3,906,131)
MEMBER DEPOSITS			COST OF ENT EXTRAS - DIVIDEND ANNUAL PAYOUT	200,304	183,784	1,063,171
SAVINGS	1,495,415,796	1,466,875,395	TOTAL DIVIDENDS	3,154,802	3,212,561	24,491,203
CHECKING	1,387,563,489	1,311,583,873	NET INCOME	803,421	1,993,533	13,693,172
MONEY MARKET SAVINGS	1,895,672,996	1,868,150,482				
IRA ACCOUNTS	236,456,258	235,295,734				
CERTIFICATES	903,690,187	903,528,584				
TOTAL MEMBER DEPOSITS	5,918,798,725	5,785,434,068				
EQUITY						
RESERVES	49,443,589	49,443,589				
OTHER EQUITY	763,995,187	762,467,732				
TOTAL EQUITY	813,438,776	811,911,321				
TOTAL LIABILITIES, MBR DEP, & EQUITY	7,062,424,307	6,915,671,895				

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	1,987	31,890,274
60 - 179 Days	248	5,420,506
180 - 359 Days	33	1,039,760
360 Days or more past due	44	693,518
TOTAL	2,312	\$ 39,044,059

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.