



Consolidated Statement of Condition

December 31, 2025

Assets

Consumer Loans	1,181,128,308
Real Estate Loans	448,875,435
Participation Loans	65,741,222
Commercial Loans	-
Total Loans	<u>1,695,744,965</u>
Allowance for Loan Loss	<u>(8,785,591)</u>
Net Loans	<u>1,686,959,374</u>

Cash	269,126,568
Investments	395,836,764
Loans Held for Sale	672,029
Land and Buildings	26,666,809
Other Fixed Assets	5,461,451
Other Assets	81,805,244
Total Assets	<u>2,466,528,238</u>

Liabilities & Equity

Borrowings	0
Current Liabilities	29,954,170
Savings, Checking & Money Market	1,410,206,952
IRA Savings and CDs	97,480,502
Certificates of Deposit	684,928,740
Total Deposits	<u>2,192,616,194</u>

Gain (Loss) AFS Securities	(22,118,307)
Other Comprehensive Income	<u>(1,253,303)</u>
Total Other Equity	(23,371,610)

Other Reserves	0
Regular Reserves	35,135,126
Undivided Earnings	208,051,851
Net Income	24,142,508
Total Net Worth	<u>267,329,484</u>
Total Liabilities & Equity	<u>2,466,528,238</u>

Federally Insured by NCUA



Consolidated Statement of Income

December 31, 2025

Interest Income

Interest Income - Loans	89,894,093
Interest Income - Investments	31,214,214
Total Interest Income	121,108,307

Cost of Funds

Borrowed Money	13,857,980
Dividends on Deposits	30,273,697
Total Cost of Funds	44,131,677

Net Interest Income Before Provision **76,976,630**

Provision for Credit Losses **7,364,046**

Non-Interest Income

Fee Income	10,184,373
Other Operating Income	8,837,306
Non-Operating Gains (Losses)	(197,040)
Total Non-Interest Income	18,824,639

Non-Interest Expense

Employee Compensation & Benefits	32,985,554
Travel and Conference Expense	476,355
Office Occupancy Expense	4,346,193
Office Operations Expense	7,922,831
Educational and Promotional Expense	3,954,384
Loan Servicing Expense	3,046,551
Professional and Outside Services	10,022,649
Member Insurance	0
Operating Fees (Examination)	167,741
Miscellaneous Operating Expense	1,372,457
Total Non-Interest Expense	64,294,715

Net Income **24,142,508**

Federally Insured by NCUA