

## Statements of Financial Condition (\$000s)

December 2025 (unaudited)

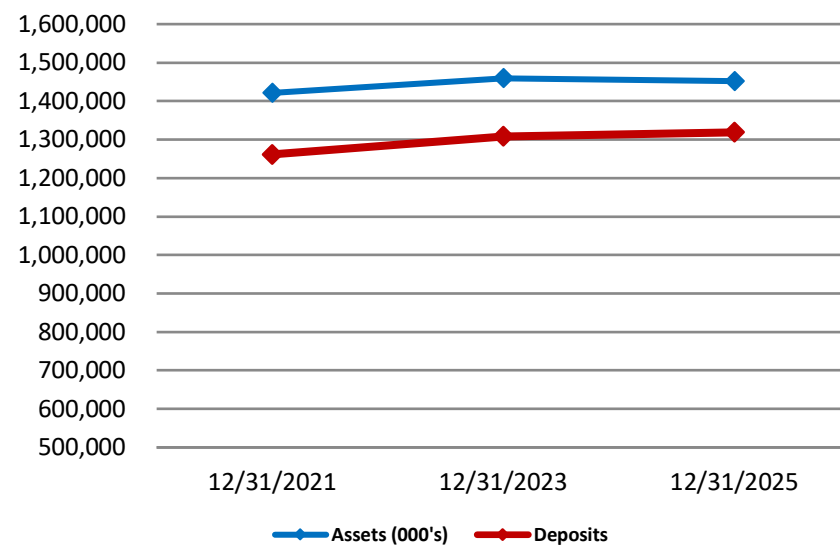
ASSETS	December 2025	December 2024
Cash and cash equivalents	\$ 73,917	\$ 64,471
Loans to members, net	1,020,522	1,051,636
Investments	247,321	256,994
Fixed assets	34,635	35,997
Other assets	75,555	65,807
<b>Total Assets</b>	<b>\$ 1,451,951</b>	<b>\$ 1,474,905</b>
LIABILITIES AND MEMBERS' EQUITY		
Liabilities		
Member shares	\$ 1,318,685	\$ 1,322,697
Accrued expenses and other liabilities	21,242	19,058
<b>Total Liabilities</b>	<b>1,339,927</b>	<b>1,341,754</b>
Members' Equity		
Regular reserves & undivided earnings	112,023	133,151
<b>Total Members' Equity</b>	<b>112,023</b>	<b>133,151</b>
<b>Total Liabilities and Members' Equity</b>	<b>\$ 1,451,951</b>	<b>\$ 1,474,905</b>

## Statements of Income (YTD)

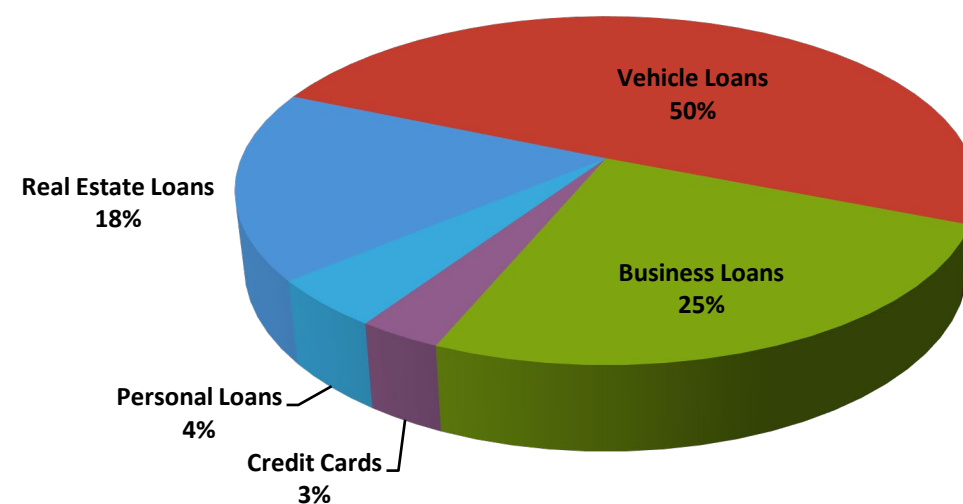
December 2025 (unaudited)

	December 2025	December 2024
Interest on loans to members	\$ 61,778,355	\$ 61,466,235
Interest on investments and cash equivalents	10,626,957	10,541,202
<b>Total Interest Income</b>	<b>72,405,312</b>	<b>72,007,437</b>
Dividends on members' shares	(18,775,127)	(21,285,636)
Interest on borrowed funds	-	-
<b>Net Interest Income</b>	<b>53,630,186</b>	<b>50,721,801</b>
Provision for Loan Losses	(35,606,416)	(14,293,515)
<b>Net Interest Income After Provision</b>	<b>18,023,770</b>	<b>36,428,286</b>
Fees and other income	21,502,726	23,907,963
Compensation and other operating expense	(69,750,612)	(62,502,481)
<b>Net Operating Income</b>	<b>\$ (30,224,116)</b>	<b>\$ (2,166,232)</b>

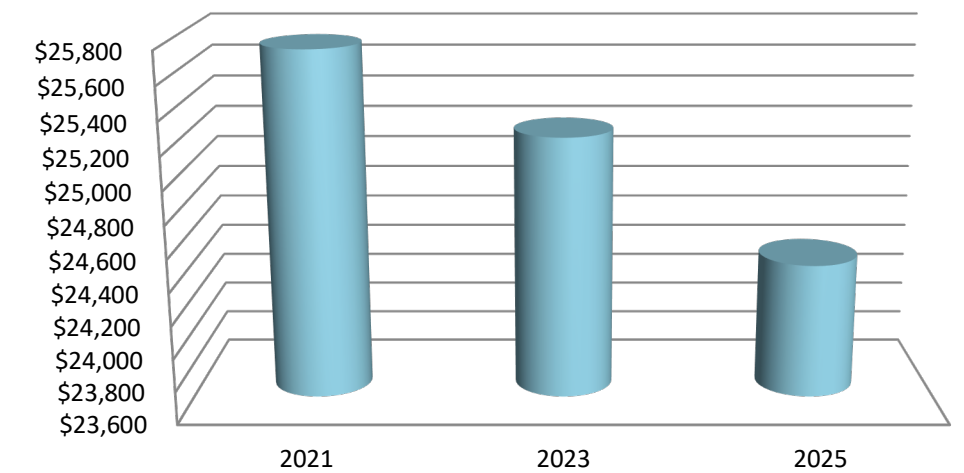
### Deposit and Asset Growth



### Gross Loans



### Average Member Relationship (Loans & Shares)



Federally insured by NCUA