

Statements of Financial Condition (\$000s)

November 2025 (unaudited)

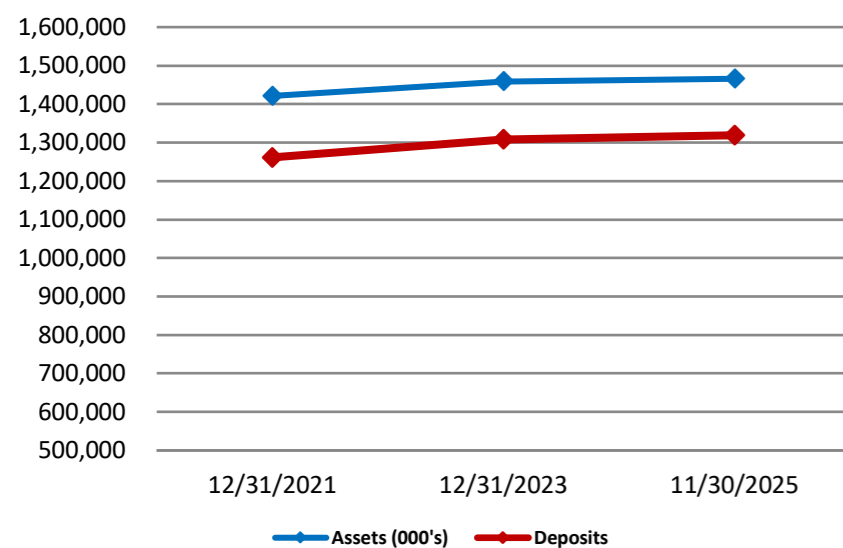
ASSETS	November 2025	November 2024
Cash and cash equivalents	\$ 102,525	\$ 94,728
Loans to members, net	1,014,566	1,061,855
Investments	249,191	260,583
Fixed assets	34,785	36,194
Other assets	64,758	56,862
Total Assets	\$ 1,465,825	\$ 1,510,222
LIABILITIES AND MEMBERS' EQUITY		
Liabilities		
Member shares	\$ 1,319,004	\$ 1,344,800
Accrued expenses and other liabilities	28,219	29,021
Total Liabilities	1,347,222	1,373,821
Members' Equity		
Regular reserves & undivided earnings	118,603	136,402
Total Members' Equity	118,603	136,402
Total Liabilities and Members' Equity	\$ 1,465,825	\$ 1,510,222

Statements of Income (YTD)

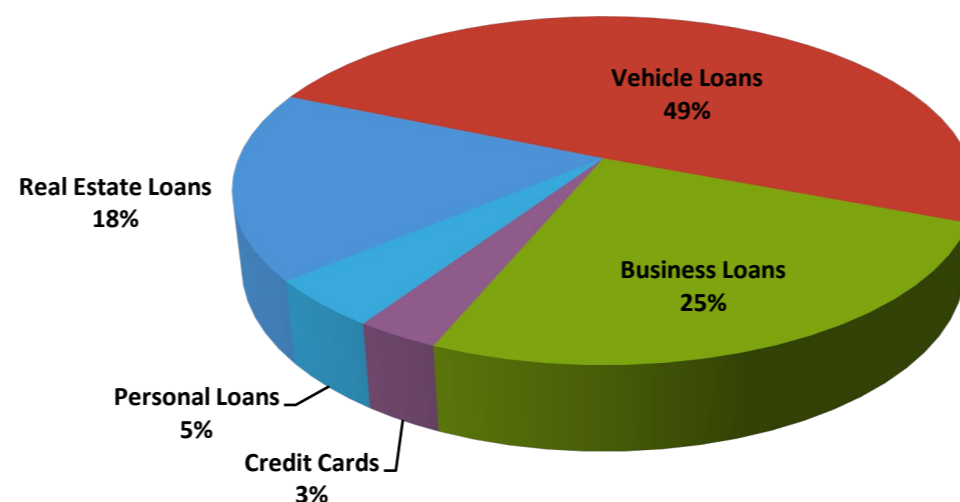
November 2025 (unaudited)

	November 2025	November 2024
Interest on loans to members	\$ 56,464,674	\$ 56,185,911
Interest on investments and cash equivalents	9,746,680	9,672,236
Total Interest Income	66,211,354	65,858,147
Dividends on members' shares	(17,267,549)	(19,490,265)
Interest on borrowed funds	-	-
Net Interest Income	48,943,805	46,367,882
Provision for Loan Losses	(33,916,008)	(10,228,601)
Net Interest Income After Provision	15,027,797	36,139,281
Fees and other income	19,903,935	22,552,893
Compensation and other operating expense	(57,998,847)	(57,471,370)
Net Operating Income	\$ (23,067,115)	\$ 1,220,804

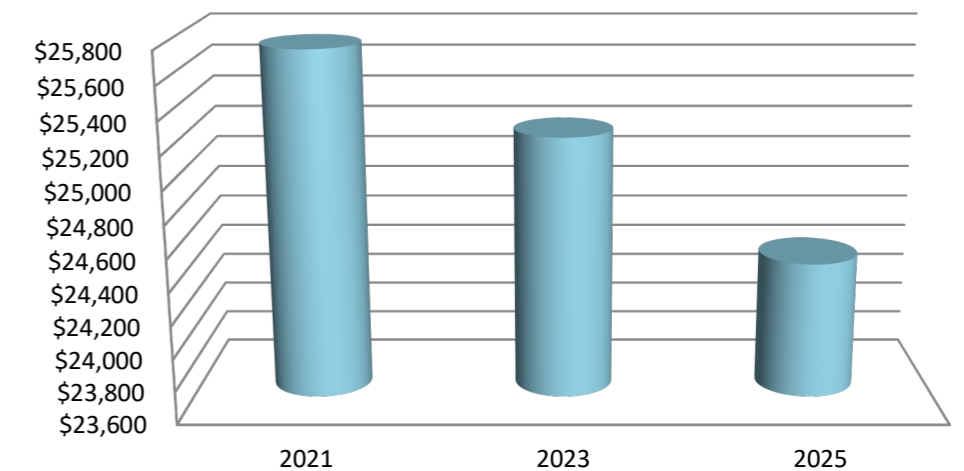
Deposit and Asset Growth



Gross Loans



Average Member Relationship (Loans & Shares)



Federally insured by NCUA