

Statements of Financial Condition (\$000s)

May 2025 (unaudited)

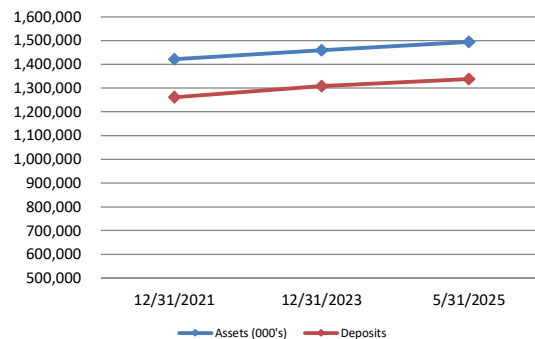
ASSETS	May 2025	May 2024
Cash and cash equivalents	\$ 110,754	\$ 99,676
Loans to members, net	1,025,513	1,047,088
Investments	259,895	280,622
Fixed assets	36,090	37,448
Other assets	61,784	55,027
Total Assets	\$ 1,494,036	\$ 1,519,861
LIABILITIES AND MEMBERS' EQUITY		
Liabilities		
Member shares	\$ 1,338,205	\$ 1,367,585
Accrued expenses and other liabilities	22,698	17,463
Total Liabilities	1,360,903	1,385,048
Members' Equity		
Regular reserves & undivided earnings	133,133	134,813
Total Members' Equity	133,133	134,813
Total Liabilities and Members' Equity	\$ 1,494,036	\$ 1,519,861

Statements of Income (YTD)

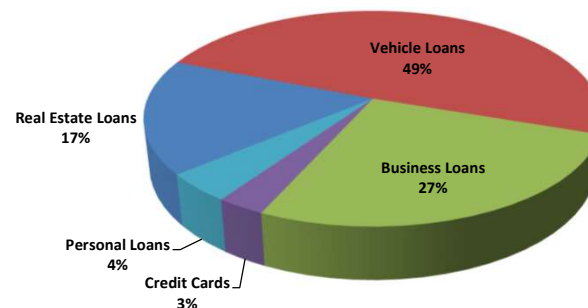
May 2025 (unaudited)

	May 2025	May 2024
Interest on loans to members	\$ 25,268,223	\$ 24,180,214
Interest on investments and cash equivalents	4,131,361	4,801,397
Total Interest Income	29,399,584	28,981,611
Dividends on members' shares	(8,053,324)	(8,434,842)
Interest on borrowed funds	-	-
Net Interest Income	21,346,260	20,546,769
Provision for Loan Losses	(10,441,588)	(2,268,609)
Net Interest Income After Provision	10,904,672	18,278,160
Fees and other income	11,700,600	13,132,876
Compensation and other operating expense	(25,447,715)	(26,499,766)
Net Operating Income	\$ (2,842,443)	\$ 4,911,270

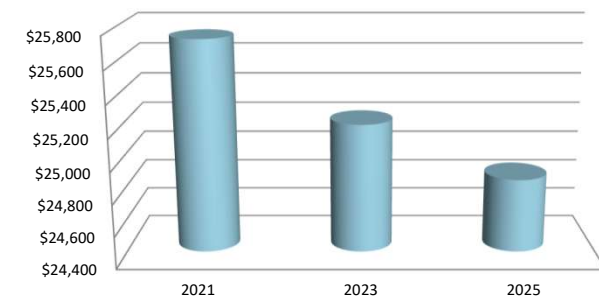
Deposit and Asset Growth



Gross Loans



Average Member Relationship (Loans & Shares)



Federally insured by NCUA