

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

July 2025 (unaudited)

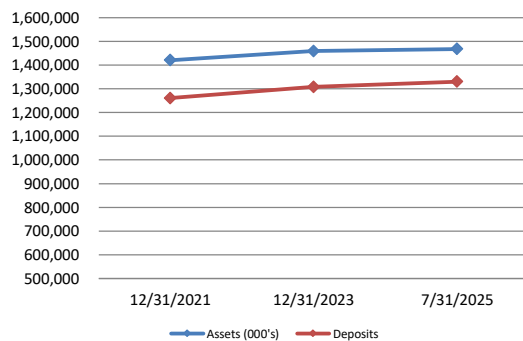
ASSETS	July 2025	July 2024
Cash and cash equivalents	\$ 96,811	\$ 59,647
Loans to members, net	1,005,168	1,074,367
Investments	254,707	275,646
Fixed assets	35,613	37,108
Other assets	76,252	67,507
<b>Total Assets</b>	<b>\$ 1,468,551</b>	<b>\$ 1,514,275</b>
LIABILITIES AND MEMBERS' EQUITY		
Liabilities		
Member shares	\$ 1,330,598	\$ 1,357,687
Accrued expenses and other liabilities	20,637	20,349
<b>Total Liabilities</b>	<b>1,351,235</b>	<b>1,378,036</b>
Members' Equity		
Regular reserves & undivided earnings	117,316	136,239
<b>Total Members' Equity</b>	<b>117,316</b>	<b>136,239</b>
<b>Total Liabilities and Members' Equity</b>	<b>\$ 1,468,551</b>	<b>\$ 1,514,275</b>

## Statements of Income (YTD)

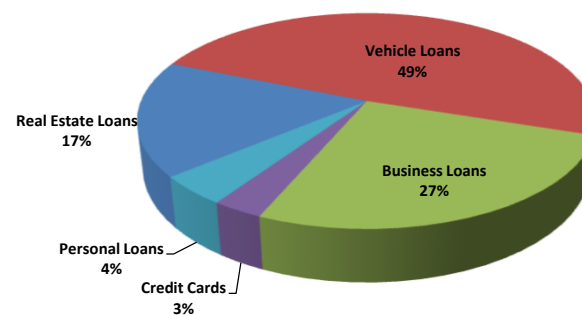
July 2025 (unaudited)

	July 2025	July 2024
Interest on loans to members	\$ 35,473,825	\$ 34,316,755
Interest on investments and cash equivalents	6,133,880	6,545,120
<b>Total Interest Income</b>	<b>41,607,705</b>	<b>40,861,875</b>
Dividends on members' shares	(11,220,153)	(12,134,725)
Interest on borrowed funds	-	-
<b>Net Interest Income</b>	<b>30,387,552</b>	<b>28,727,150</b>
Provision for Loan Losses	(29,923,346)	(5,397,775)
<b>Net Interest Income After Provision</b>	<b>464,206</b>	<b>23,329,375</b>
Fees and other income	14,476,498	16,364,308
Compensation and other operating expense	(35,478,722)	(36,453,701)
<b>Net Operating Income</b>	<b>\$ (20,538,018)</b>	<b>\$ 3,239,982</b>

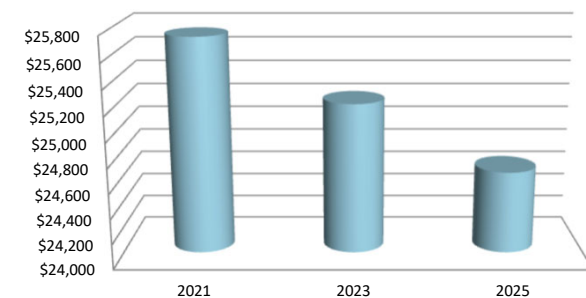
### Deposit and Asset Growth



### Gross Loans



### Average Member Relationship (Loans & Shares)



Federally insured by NCUA