

Statements of Financial Condition (\$000s)

June 2025 (unaudited)

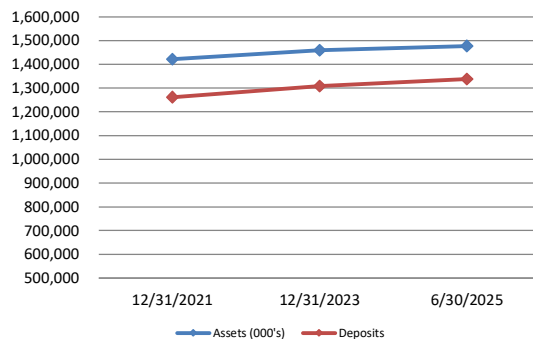
ASSETS	June 2025	June 2024
Cash and cash equivalents	\$ 110,922	\$ 87,763
Loans to members, net	1,003,532	1,074,108
Investments	259,558	278,114
Fixed assets	36,254	36,814
Other assets	66,559	59,614
Total Assets	\$ 1,476,825	\$ 1,536,413
LIABILITIES AND MEMBERS' EQUITY		
Liabilities		
Member shares	\$ 1,337,785	\$ 1,371,056
Accrued expenses and other liabilities	22,352	29,364
Total Liabilities	1,360,137	1,400,420
Members' Equity		
Regular reserves & undivided earnings	116,688	135,993
Total Members' Equity	116,688	135,993
Total Liabilities and Members' Equity	\$ 1,476,825	\$ 1,536,413

Statements of Income (YTD)

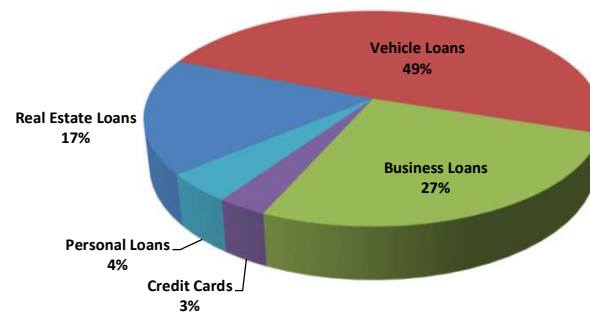
June 2025 (unaudited)

	June 2025	June 2024
Interest on loans to members	\$ 30,208,284	\$ 28,974,414
Interest on investments and cash equivalents	5,156,097	5,688,378
Total Interest Income	35,364,381	34,662,792
Dividends on members' shares	(9,620,713)	(10,248,831)
Interest on borrowed funds	-	-
Net Interest Income	25,743,668	24,413,961
Provision for Loan Losses	(28,780,120)	(3,106,074)
Net Interest Income After Provision	(3,036,452)	21,307,887
Fees and other income	13,018,626	14,505,999
Compensation and other operating expense	(30,514,821)	(31,291,328)
Net Operating Income	\$ (20,532,647)	\$ 4,522,558

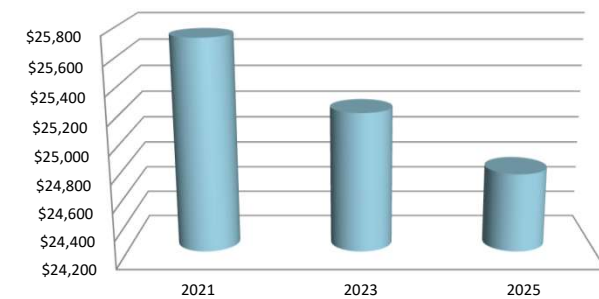
Deposit and Asset Growth



Gross Loans



Average Member Relationship (Loans & Shares)



Federally insured by NCUA