

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
Total Assets	\$ 1,451,951	\$ 1,474,905

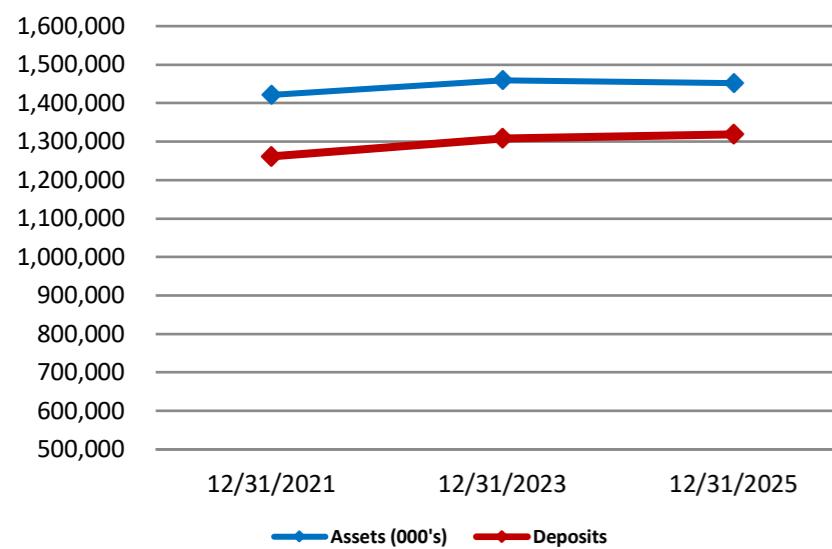
LIABILITIES AND MEMBERS' EQUITY	December 2025	December 2024
Liabilities		
Member shares	\$ 1,318,685	\$ 1,322,697
Accrued expenses and other liabilities	21,242	19,058
Total Liabilities	1,339,927	1,341,754
Members' Equity		
Regular reserves & undivided earnings	112,023	133,151
Total Members' Equity	112,023	133,151
Total Liabilities and Members' Equity	\$ 1,451,951	\$ 1,474,905

Statements of Income (YTD)

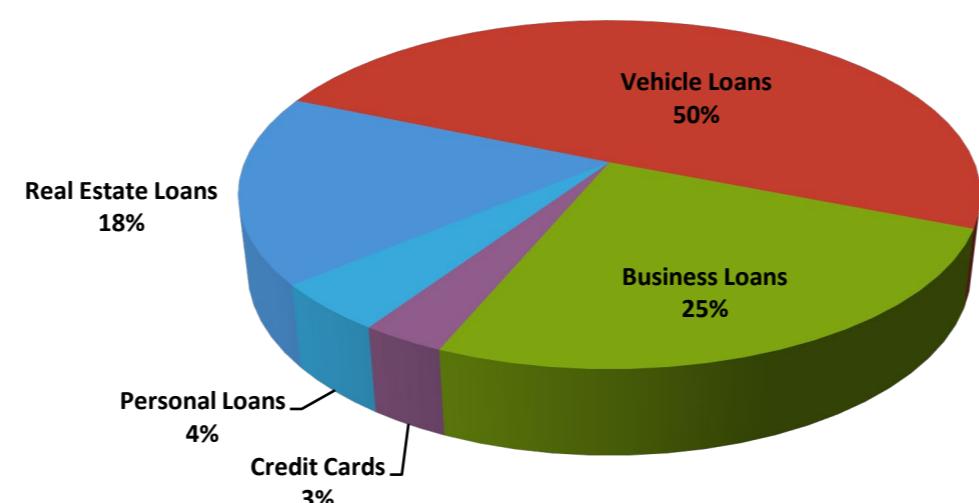
December 2025 (unaudited)

	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
Total Interest Income	72,405,312	72,007,437
Dividends on members' shares	(18,775,127)	(21,285,636)
Interest on borrowed funds	-	-
Net Interest Income	53,630,186	50,721,801
Provision for Loan Losses	(35,606,416)	(14,293,515)
Net Interest Income After Provision	18,023,770	36,428,286
Fees and other income	21,502,726	23,907,963
Compensation and other operating expense	(69,750,612)	(62,502,481)
Net Operating Income	\$ (30,224,116)	\$ (2,166,232)

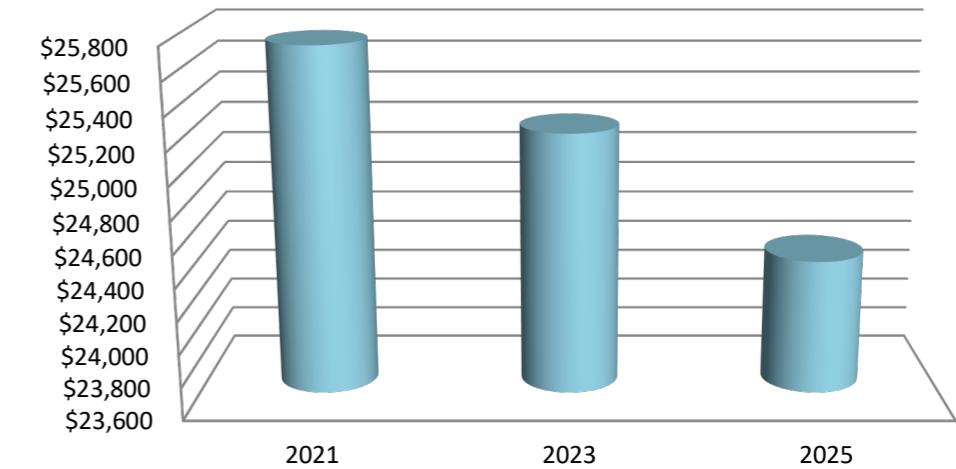
Deposit and Asset Growth



Gross Loans



Average Member Relationship (Loans & Shares)



Federally insured by NCUA