

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

October 2025 (unaudited)

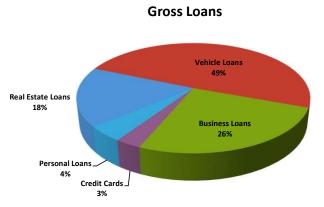
ASSETS		October 2025		October 2024	
Cash and cash equivalents Loans to members, net Investments Fixed assets Other assets Total Assets	\$	102,164 1,013,409 252,180 34,934 61,262 1,463,949	\$	58,782 1,070,228 267,432 36,142 73,112 1,505,697	
LIABILITIES AND MEMBERS' EQUITY					
Liabilities  Member shares  Accrued expenses and other liabilities  Total Liabilities	\$	1,322,660 19,223 1,341,883	\$	1,346,892 17,807 1,364,699	
Members' Equity Regular reserves & undivided earnings Total Members' Equity	_	122,067 122,067		140,999 140,999	
Total Liabilities and Members' Equity	\$	1,463,949	\$	1,505,697	

## Statements of Income (YTD)

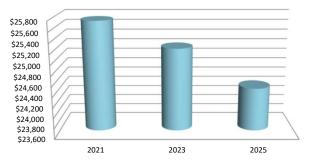
October 2025 (unaudited)

	0	ctober 2025	October 2024	
Interest on loans to members Interest on investments and cash equivalents	\$	51,323,761 8,908,567	\$ 50,890,179 8,925,675	
Total Interest Income		60,232,327	59,815,854	
Dividends on members' shares Interest on borrowed funds		(15,799,500) -	(17,696,403) -	
Net Interest Income		44,432,827	42,119,451	
Provision for Loan Losses		(30,603,650)	(7,294,022)	
Net Interest Income After Provision		13,829,177	34,825,429	
Fees and other income Compensation and other operating expense		18,768,564 (52,734,757)	21,086,405 (52,183,564)	
Net Operating Income	\$	(20,137,017)	\$ 3,728,269	

## **Deposit and Asset Growth** 1,600,000 1,500,000 1,400,000 1,300,000 1,200,000 1,100,000 1,000,000 900,000 800,000 700,000 600,000 500,000 12/31/2021 12/31/2023 10/31/2025 Assets (000's) Deposits



## Average Member Relationship (Loans & Shares)



Federally insured by NCUA