

STATEMENT OF *FINANCIAL CONDITION*

CONSOLIDATED STATEMENTS OF FINANCIAL CONDITION AS OF DECEMBER 31, 2025 AND 2024

ASSETS	2025	2024
Cash and Cash Equivalents	\$653,193,338	\$358,818,331
Interest-bearing Deposits	14,658,000	50,000,000
Investment Securities: Available-for-sale	227,894,713	1,478,952
Loans to Members, Net of Allowance for Credit Losses	3,659,902,395	3,629,417,683
Accrued Interest Receivable	16,550,288	15,124,981
Property and Equipment	37,401,569	38,891,289
Prepaid and Other Assets	232,472,588	191,899,170
NCUSIF Deposit	37,099,386	34,483,575
TOTAL ASSETS	\$4,879,172,277	\$4,320,113,981
LIABILITIES AND MEMBERS' EQUITY		
Liabilities:		
Members' Shares and Savings Accounts	\$4,147,549,284	\$3,763,819,996
Borrowed Funds	266,442,271	141,566,306
Accrued Expenses and Other Liabilities	51,986,932	48,459,276
Total Liabilities	4,465,978,487	3,953,845,578
Commitments and Contingent Liabilities		
Members' Equity:		
Undivided Earnings	413,434,081	366,293,501
Accumulated Other Comprehensive Loss	(240,291)	(25,098)
TOTAL MEMBERS' EQUITY	\$413,193,790	\$366,268,403
TOTAL LIABILITIES AND MEMBERS' EQUITY	\$4,879,172,277	\$4,320,113,981

STATEMENT OF INCOME

CONSOLIDATED STATEMENTS OF INCOME YEARS ENDED DECEMBER 31, 2025 AND 2024

	2025	2024
INTEREST INCOME:		
Loans to Members	\$217,957,847	\$210,018,776
Investment Securities	29,760,465	17,032,501
Total Interest Income	247,718,312	227,051,277
INTEREST EXPENSE:		
Members' Shares and Savings Accounts	73,169,274	67,516,147
Borrowed Funds	8,410,730	8,109,826
Total Interest Expense	81,580,004	75,625,973
Net Interest Income	166,138,308	151,425,304
Provision for Credit Losses	26,678,419	31,547,186
Net Interest Income After Provision for Credit Losses	139,459,889	119,878,118
NON-INTEREST INCOME:		
Interchange Income	36,146,616	34,533,231
Fees and Charges	14,427,128	14,256,757
Commission Income	3,289,089	2,817,368
Gain in Fair Value of CUSOs	5,588,475	32,033
Total Non-Interest Income	59,451,308	51,639,389
NON-INTEREST EXPENSES:		
Compensation and Benefits	71,988,099	67,858,066
Office Operating Expenses	41,390,283	43,028,440
Other Expenses	22,409,490	22,113,562
Loan Servicing Expenses	11,201,606	11,795,175
Office Occupancy Expenses	7,043,614	6,378,421
TOTAL NON-INTEREST EXPENSES	\$154,033,092	\$151,173,664
NET INCOME	\$44,878,105	\$20,343,843