

Statements of Financial Condition (\$000s)

November 2024 (unaudited)

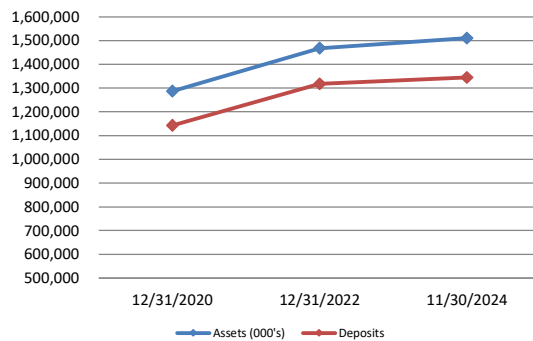
ASSETS	November 2024	November 2023
Cash and cash equivalents	\$ 94,728	\$ 42,600
Loans to members, net	1,061,855	1,021,864
Investments	260,583	285,189
Fixed assets	36,194	34,870
Other assets	56,862	67,514
Total Assets	\$ 1,510,222	\$ 1,452,037
LIABILITIES AND MEMBERS' EQUITY		
Liabilities		
Member shares	\$ 1,344,800	\$ 1,310,656
Accrued expenses and other liabilities	29,020	16,871
Total Liabilities	1,373,820	1,327,527
Members' Equity		
Regular reserves & undivided earnings	136,402	124,510
Total Members' Equity	136,402	124,510
Total Liabilities and Members' Equity	\$ 1,510,222	\$ 1,452,037

Statements of Income (YTD)

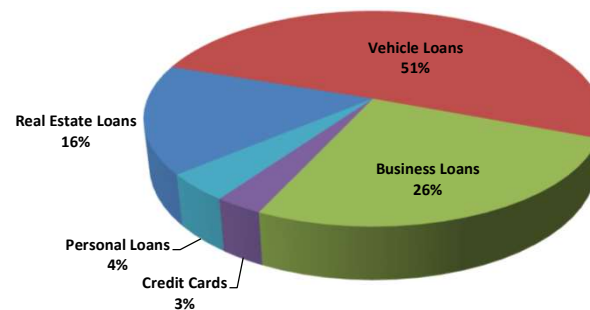
November 2024 (unaudited)

	November 2024	November 2023
Interest on loans to members	\$ 56,174,053	\$ 48,382,962
Interest on investments and cash equivalents	9,684,094	7,628,163
Total Interest Income	65,858,147	56,011,125
Dividends on members' shares	(19,490,262)	(12,831,288)
Interest on borrowed funds	(3)	(10,982)
Net Interest Income	46,367,882	43,168,855
Provision for Loan Losses	(10,228,601)	(3,372,255)
Net Interest Income After Provision	36,139,281	39,796,600
Fees and other income	22,552,896	12,043,593
Compensation and other operating expense	(57,471,365)	(49,446,678)
Net Operating Income	\$ 1,220,812	\$ 2,393,515

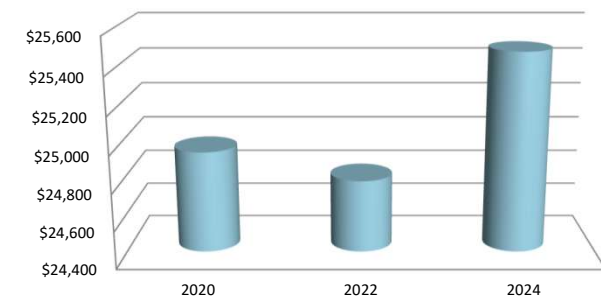
Deposit and Asset Growth



Gross Loans



Average Member Relationship (Loans & Shares)



Federally insured by NCUA