

Statements of Financial Condition (\$000s)

December 2024 (unaudited)

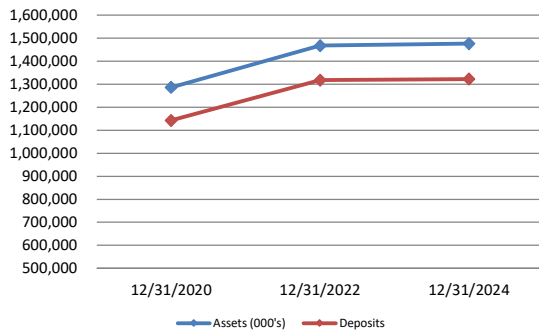
ASSETS	December 2024	December 2023
Cash and cash equivalents	\$ 64,471	\$ 51,633
Loans to members, net	1,053,623	1,030,373
Investments	256,994	286,634
Fixed assets	36,330	34,537
Other assets	65,475	55,868
Total Assets	\$ 1,476,893	\$ 1,459,045
LIABILITIES AND MEMBERS' EQUITY		
Liabilities		
Member shares	\$ 1,322,697	\$ 1,308,400
Accrued expenses and other liabilities	19,058	20,420
Total Liabilities	1,341,755	1,328,820
Members' Equity		
Regular reserves & undivided earnings	135,138	130,225
Total Members' Equity	135,138	130,225
Total Liabilities and Members' Equity	\$ 1,476,893	\$ 1,459,045

Statements of Income (YTD)

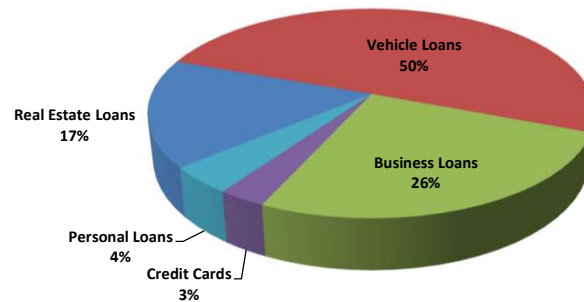
December 2024 (unaudited)

	December 2024	December 2023
Interest on loans to members	\$ 61,454,258	\$ 53,430,122
Interest on investments and cash equivalents	10,553,179	8,369,217
Total Interest Income	72,007,437	61,799,339
Dividends on members' shares	(21,285,632)	(14,270,464)
Interest on borrowed funds	(3)	(10,982)
Net Interest Income	50,721,802	47,517,893
Provision for Loan Losses	(12,306,049)	(4,269,840)
Net Interest Income After Provision	38,415,753	43,248,053
Fees and other income	23,907,965	13,348,897
Compensation and other operating expense	(62,502,475)	(54,535,487)
Net Operating Income	\$ (178,757)	\$ 2,061,463

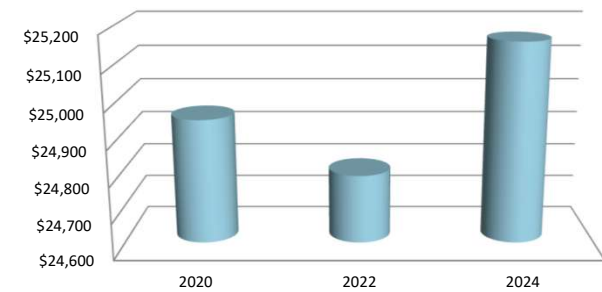
Deposit and Asset Growth



Gross Loans



Average Member Relationship (Loans & Shares)



Federally insured by NCUA