



Statement of Financial Condition

	June 2024
Assets	
Cash and Investments	\$280,023,741
Mortgage Loans	\$1,898,897,956
Personal Loans	\$410,709,798
Member Business Loans	\$183,158,639
Home Equity Loans	\$300,198,603
Auto Loans	\$589,819,762
Credit Card Loans	\$147,719,364
Allowance for Loan Losses	(\$44,740,540)
Net Loans	<u>\$3,485,763,581</u>
National Share Insurance	\$32,321,109
Other Assets	\$169,555,029
Total Assets	<u><u>\$3,967,663,461</u></u>
Liabilities & Members' Equity	
Payables	\$163,907,069
Share Accounts	\$820,903,191
Share Draft Accounts	\$585,934,612
Money Market Accounts	\$788,824,981
Individual Retirement Accounts	\$201,474,601
Share Certificates	<u>\$1,121,931,630</u>
Total Deposits	<u>\$3,519,069,014</u>
Total Reserves and Undivided Earnings	\$284,687,377
Total Liabilities & Members' Equity	<u><u>\$3,967,663,461</u></u>

Statement of Income

	Year to Date 2024
Operating Income	
Total Investment Income	\$7,825,756
Mortgage Loans	\$38,254,671
Personal Loans	\$20,595,943
Home Equity Loans	\$9,865,077
Auto Loans	\$18,024,834
Credit Card Loans	\$9,289,850
Member Business Loans	<u>\$3,219,868</u>
Total Net Loan Income	<u>\$99,250,242</u>
Other Operating Income	\$31,520,671
Total Income	<u>\$138,596,669</u>
Operating Expenses	
Operating Expenses	\$83,564,067
Share Accounts	\$1,797,375
Share Draft Accounts	\$389,803
Money Market Accounts	\$7,878,365
Individual Retirement Accounts	\$2,270,204
Share Certificates	<u>\$27,361,566</u>
Total Deposit Expense	<u>\$39,697,313</u>
Borrowings Expense	\$6,105,660
Total Expenses	<u>\$129,367,040</u>
Less: Net Income Noncontrolling Interest	\$3,608
Net Operating Income	<u><u>\$9,233,237</u></u>