



**Consolidated Statements of Financial Condition**  
 (Includes LGFCU, Financial Partners, Civic Trustee, & Civic FCU)

November  
2024

<b>Assets</b>	
Cash and Investments	\$392,931,082
Mortgage Loans	\$1,890,421,523
Personal Loans	\$418,063,431
Member Business Loans	\$214,412,584
Home Equity Loans	\$317,644,483
Auto Loans	\$576,825,356
Credit Card Loans	\$151,819,827
Allowance for Loan Losses	(\$47,316,310)
Net Loans	<u>\$3,521,870,894</u>
National Share Insurance	\$33,747,490
Other Assets	\$220,395,886
Total Assets	<u><u>\$4,168,945,352</u></u>
<b>Liabilities &amp; Members' Equity</b>	
Payables	\$202,834,587
Share Accounts	\$786,416,952
Share Draft Accounts	\$612,107,030
Money Market Accounts	\$840,186,076
Individual Retirement Accounts	\$186,398,353
Share Certificates	\$1,250,958,620
Non-Member Deposits	\$750,000
Total Deposits	<u>\$3,676,817,031</u>
Total Reserves and Undivided Earnings	\$289,293,734
Total Liabilities & Members' Equity	<u><u>\$4,168,945,352</u></u>

**Consolidated Statement of Income**  
 (Includes LGFCU, Financial Partners, Civic Trustee, & Civic FCU)

Year to Date  
2024

<b>Operating Income</b>	
Total Investment Income	\$13,512,327
Mortgage Loans	\$69,906,620
Personal Loans	\$40,616,761
Home Equity Loans	\$19,665,870
Auto Loans	\$36,100,312
Credit Card Loans	\$19,320,201
Member Business Loans	\$6,497,635
Total Net Loan Income	<u>\$192,107,400</u>
Provision for Loan Losses	\$21,340,913
Other Operating Income	\$55,532,382
Total Income	<u>\$239,811,195</u>
<b>Operating Expenses</b>	
Operating Expenses	\$150,882,808
Share Accounts	\$3,052,288
Share Draft Accounts	\$611,474
Money Market Accounts	\$14,675,966
Individual Retirement Accounts	\$4,052,280
Share Certificates	\$53,130,396
Total Deposit Expense	<u>\$75,522,404</u>
Other Interest Expense	\$1,003,690
Borrowings Expense	\$7,964,390
Total Expenses	<u>\$235,373,292</u>
Less: Net Income Noncontrolling Interest	\$0
<b>Net Operating Income</b>	<u><u>\$4,437,903</u></u>