



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

October  
2024

<b>Assets</b>	
Cash and Investments	\$370,557,639
Mortgage Loans	\$1,902,064,773
Personal Loans	\$419,872,278
Member Business Loans	\$211,677,193
Home Equity Loans	\$316,688,508
Auto Loans	\$586,765,496
Credit Card Loans	\$150,203,627
Allowance for Loan Losses	(\$47,316,310)
Net Loans	\$3,539,955,564
National Share Insurance	\$33,747,490
Other Assets	\$240,339,277
Total Assets	\$4,184,599,971
<b>Liabilities &amp; Members' Equity</b>	
Payables	\$205,688,075
Share Accounts	\$801,212,066
Share Draft Accounts	\$621,198,210
Money Market Accounts	\$835,082,104
Individual Retirement Accounts	\$189,518,600
Share Certificates	\$1,240,630,128
Total Deposits	\$3,687,641,109
Total Reserves and Undivided Earnings	\$291,270,787
Total Liabilities & Members' Equity	\$4,184,599,971

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

Year to Date  
2024

<b>Operating Income</b>	
Total Investment Income	\$12,877,960
Mortgage Loans	\$65,388,537
Personal Loans	\$37,148,924
Home Equity Loans	\$18,039,760
Auto Loans	\$33,657,245
Credit Card Loans	\$17,749,854
Member Business Loans	\$6,743,559
Total Net Loan Income	\$178,727,878
Provision for Loan Losses	\$19,565,973
Other Operating Income	\$51,780,682
Total Income	\$223,820,547
<b>Operating Expenses</b>	
Operating Expenses	\$139,691,370
Share Accounts	\$2,843,501
Share Draft Accounts	\$599,616
Money Market Accounts	\$14,570,746
Individual Retirement Accounts	\$3,713,652
Share Certificates	\$48,921,771
Total Deposit Expense	\$70,649,286
Borrowings Expense	\$8,043,378
Total Expenses	\$218,384,034
Less: Net Income Noncontrolling Interest	\$0
<b>Net Operating Income</b>	<b>\$5,436,513</b>