



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

September  
2024

<b>Assets</b>	
Cash and Investments	\$362,019,729
Mortgage Loans	\$1,913,556,781
Personal Loans	\$419,911,148
Member Business Loans	\$211,401,804
Home Equity Loans	\$314,308,223
Auto Loans	\$595,042,762
Credit Card Loans	\$150,206,307
Allowance for Loan Losses	(\$47,159,775)
Net Loans	<u>\$3,557,267,250</u>
National Share Insurance	\$33,077,185
Other Assets	\$168,809,131
Total Assets	<u><u>\$4,121,173,295</u></u>
<b>Liabilities &amp; Members' Equity</b>	
Payables	\$221,525,568
Share Accounts	\$794,292,284
Share Draft Accounts	\$572,485,518
Money Market Accounts	\$829,653,930
Individual Retirement Accounts	\$191,850,508
Share Certificates	\$1,218,322,433
Total Deposits	<u>\$3,606,604,673</u>
Total Reserves and Undivided Earnings	\$293,043,054
Total Liabilities & Members' Equity	<u><u>\$4,121,173,295</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	\$11,654,373
Mortgage Loans	\$59,207,598
Personal Loans	\$33,296,558
Home Equity Loans	\$16,054,598
Auto Loans	\$30,206,364
Credit Card Loans	\$16,011,513
Member Business Loans	\$6,014,649
Total Net Loan Income	<u>\$160,791,278</u>
Provision for Loan Losses	\$16,339,850
Other Operating Income	\$46,303,300
Total Income	<u>\$202,409,101</u>
<b>Operating Expenses</b>	
Operating Expenses	\$127,823,687
Share Accounts	\$2,616,377
Share Draft Accounts	\$566,180
Money Market Accounts	\$13,116,814
Individual Retirement Accounts	\$3,358,066
Share Certificates	\$43,522,569
Total Deposit Expense	<u>\$63,180,006</u>
Borrowings Expense	\$7,566,400
Total Expenses	<u>\$198,570,094</u>
Less: Net Income Noncontrolling Interest	\$27,319
<b>Net Operating Income</b>	<u><u>\$3,866,326</u></u>