



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

January
2025

Assets	
Cash and Investments	\$370,346,247
Mortgage Loans	\$1,863,501,309
Personal Loans	\$412,664,092
Member Business Loans	\$214,762,172
Home Equity Loans	\$320,417,664
Auto Loans	\$555,681,101
Credit Card Loans	\$150,119,463
Allowance for Loan Losses	(\$50,061,121)
Net Loans	\$3,467,084,680
National Share Insurance	\$33,747,490
Other Assets	\$188,029,853
Total Assets	\$4,059,208,271
Liabilities & Members' Equity	
Payables	\$120,661,455
Share Accounts	\$773,846,437
Share Draft Accounts	\$597,040,685
Money Market Accounts	\$844,242,951
Individual Retirement Accounts	\$180,493,477
Share Certificates	\$1,262,816,127
Non-Member Deposits	\$500,000
Total Deposits	\$3,658,939,677
Total Reserves and Undivided Earnings	\$279,607,139
Total Liabilities & Members' Equity	\$4,059,208,271

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

Year to Date
2025

Operating Income	
Total Investment Income	\$1,073,924
Mortgage Loans	\$6,593,011
Personal Loans	\$3,853,987
Home Equity Loans	\$1,895,294
Auto Loans	\$3,380,786
Credit Card Loans	\$1,740,246
Member Business Loans	\$739,430
Total Net Loan Income	\$18,202,754
Provision for Loan Losses	\$3,039,080
Other Operating Income	\$4,679,236
Total Income	\$20,916,834
Operating Expenses	
Operating Expenses	\$16,710,067
Share Accounts	\$229,207
Share Draft Accounts	\$30,256
Money Market Accounts	\$1,490,069
Individual Retirement Accounts	\$336,695
Share Certificates	\$5,476,468
Total Deposit Expense	\$7,562,696
Other Interest Expense	\$92,062
Borrowings Expense	\$132,491
Total Expenses	\$24,497,316
Less: Net Income Noncontrolling Interest	\$0
Net Operating Income	(\$3,580,481)