



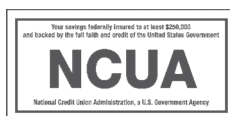
Month End Performance Report November-24

Financial Condition

	<u>Balance</u>
Cash	\$91,581,077
Investments	\$206,077,610
Gross Loans	\$895,304,375
Net Deferred (Fees) Costs	\$1,690,871
Hedge Item Basis Adjustment	(\$952,209)
Allowance for Loan Loss	<u>(\$6,358,678)</u>
Net Loans	\$889,684,360
Fixed Assets	\$24,860,194
Other Assets	\$64,101,557
Total Assets	<u>\$1,276,304,798</u>
Regular Shares	\$216,394,589
Share Drafts	\$177,311,888
Money Market	\$235,017,763
Escrow Shares	\$1,248,964
IRA Shares	\$23,340,767
Certificates	\$324,860,746
Non-Member CDs	\$48,068,987
Business Regular Shares	\$8,468,439
Business Checking	\$29,859,192
Business Money Market	\$13,152,662
Business Certificates	<u>\$8,455,036</u>
Total Shares	\$1,086,179,033
Funds Purchased	\$62,500,000
Other Liabilities	<u>\$14,611,561</u>
Total Liabilities	\$1,163,290,593
Regular Reserves	\$0
Undivided Earnings	\$128,561,193
Unrealized Gain (Loss)	<u>(\$15,546,989)</u>
Total Equity	\$113,014,204
Total Liabilities & Equity	<u>\$1,276,304,798</u>

Delinquent Loans Summary

60 to 179 Days	\$1,748,400
More Than 179 Days	\$80,021
Total	<u>\$1,828,421</u>
Delinquent Loans / Gross Loans	0.20%
Delinquent Loans / Total Assets	0.14%



Income Statement

	<u>Month to Date</u>	<u>Year to Date</u>
Interest on Loans	\$4,253,762	\$44,197,565
Interest on Investments	\$710,828	\$7,910,242
Equity Profit and Loss	\$77,883	\$1,046,785
Total Interest Income	<u>\$5,042,473</u>	<u>\$53,154,592</u>
Dividend Expense	\$1,797,073	\$18,685,370
Funds Purchased	\$211,160	\$3,177,460
Total Interest Expense	<u>\$2,008,234</u>	<u>\$21,862,830</u>
Net Interest Income	\$3,034,239	\$31,291,762
Provision for Loan Loss	\$4,948	\$4,517,887
Net Interest Income after Prov	<u>\$3,029,291</u>	<u>\$26,773,875</u>
Share Fee Income	\$365,953	\$4,037,496
Loan Fee Income	\$65,953	\$709,992
Sold Loan Fee Income	\$683	\$7,698
Debit Interchange Income	\$412,637	\$4,695,590
Credit Interchange Income	\$32,426	\$406,220
Income from Reimbursement	\$38,107	\$515,906
Other Misc Income	\$204,881	\$2,427,905
Other Gain/(Loss)	\$0	(\$73,997)
Total Non-Interest Income	<u>\$1,120,640</u>	<u>\$12,726,810</u>
Salary & Benefits	\$1,018,582	\$11,387,189
Travel & Conference	\$24,703	\$248,016
Occupancy	\$150,530	\$1,672,323
Office Operations	\$348,679	\$3,360,875
Marketing	\$122,760	\$925,904
Loan Expense	\$143,402	\$1,504,388
Professional & Outside	\$382,070	\$2,311,542
Member Service Operations	\$431,360	\$4,824,117
Other Misc Expense	\$38,931	\$356,434
Total Non-Interest Expense	<u>\$2,661,017</u>	<u>\$26,590,787</u>
Net Income	<u>\$1,488,914</u>	<u>\$12,909,899</u>

Capital Ratio

To be considered well capitalized a credit union must have a net-worth ratio of at least 7%

Capital Ratio 10.07%

I certify to the best of my knowledge and belief, this statement and the related statements are true and correct and present fairly the financial position and the results of operations of the periods covered.

Katelyn Brown

VP Accounting & Finance