



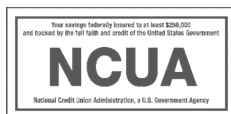
Month End Performance Report January-25

Financial Condition

	<u>Balance</u>
Cash	\$85,658,651
Investments	\$205,973,443
Gross Loans	\$907,160,321
Net Deferred (Fees) Costs	\$1,573,773
Hedge Item Basis Adjustment	(\$1,379,987)
Allowance for Loan Loss	<u>(\$6,807,632)</u>
Net Loans	\$900,546,475
Fixed Assets	\$24,862,324
Other Assets	\$65,681,155
Total Assets	<u><u>\$1,282,722,048</u></u>
Regular Shares	\$216,709,001
Share Drafts	\$177,768,565
Money Market	\$242,118,873
Escrow Shares	\$2,242,325
IRA Shares	\$22,815,598
Certificates	\$318,904,726
Non-Member CDs	\$47,945,726
Business Regular Shares	\$8,659,319
Business Checking	\$29,965,023
Business Money Market	\$16,321,435
Business Certificates	<u>\$8,796,969</u>
Total Shares	\$1,092,247,558
Funds Purchased	\$62,500,000
Other Liabilities	<u>\$13,600,262</u>
Total Liabilities	\$1,168,347,820
Regular Reserves	\$0
Undivided Earnings	\$130,810,440
Unrealized Gain (Loss)	<u>(\$16,436,212)</u>
Total Equity	\$114,374,228
Total Liabilities & Equity	<u><u>\$1,282,722,048</u></u>

Delinquent Loans Summary

60 to 179 Days	\$1,997,541
More Than 179 Days	\$40,914
Total	<u>\$2,038,455</u>
Delinquent Loans / Gross Loans	0.22%
Delinquent Loans / Total Assets	0.16%



Income Statement

	<u>Month to Date</u>	<u>Year to Date</u>
Interest on Loans	\$4,389,427	\$4,389,427
Interest on Investments	\$789,315	\$789,315
Equity Profit and Loss	<u>(\$172,288)</u>	<u>(\$172,288)</u>
Total Interest Income	\$5,006,454	\$5,006,454
Dividend Expense	\$1,837,979	\$1,837,979
Funds Purchased	<u>\$218,540</u>	<u>\$218,540</u>
Total Interest Expense	\$2,056,519	\$2,056,519
Net Interest Income	\$2,949,934	\$2,949,934
Provision for Loan Loss	<u>\$328,430</u>	<u>\$328,430</u>
Net Interest Income after Prov	\$2,621,504	\$2,621,504
Share Fee Income	\$377,260	\$377,260
Loan Fee Income	\$59,977	\$59,977
Sold Loan Fee Income	\$674	\$674
Debit Interchange Income	\$417,116	\$417,116
Credit Interchange Income	\$55,707	\$55,707
Income from Reimbursement	\$37,078	\$37,078
Other Misc Income	\$206,455	\$206,455
Other Gain/(Loss)	<u>\$0</u>	<u>\$0</u>
Total Non-Interest Income	\$1,154,265	\$1,154,265
Salary & Benefits	\$1,164,113	\$1,164,113
Travel & Conference	\$30,195	\$30,195
Occupancy	\$158,003	\$158,003
Office Operations	\$376,935	\$376,935
Marketing	\$106,130	\$106,130
Loan Expense	\$154,426	\$154,426
Professional & Outside	\$131,919	\$131,919
Member Service Operations	\$582,216	\$582,216
Other Misc Expense	<u>\$46,323</u>	<u>\$46,323</u>
Total Non-Interest Expense	\$2,750,258	\$2,750,258
Net Income	<u><u>\$1,025,512</u></u>	<u><u>\$1,025,512</u></u>

Capital Ratio

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

Capital Ratio 10.20%

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