



Month End Performance Report

November-25

Financial Condition

	<u>Balance</u>
Cash	59,213,192
Investments	201,058,671
 Gross Loans	 1,165,859,712
Net Deferred (Fees) Costs	(554,702)
Hedge Item Basis Adjustment	(172,703)
Allowance for Credit Loss	(7,697,473)
Net Loans	\$1,157,434,833
Fixed Assets	28,823,341
Goodwill & Intangible	30,898,664
Other Assets	85,225,177
 Total Assets	 \$1,562,653,877
 Regular Shares	 203,982,824
Share Drafts	188,876,244
Money Market	308,227,701
Escrow Shares	1,783,259
IRA Shares	22,531,749
Certificates	339,827,208
Non-Member Certificates	50,537,637
Business Regular Shares	9,366,821
Business Checking	114,611,078
Business Money Market	98,808,601
Business Certificates	26,169,669
Total Shares	\$1,364,722,790
 Funds Purchased	 42,500,000
Other Liabilities	16,388,086
Total Liabilities	\$1,423,610,875
 Regular Reserves	 -
Undivided Earnings	148,518,796
Unrealized Gain (Loss)	(9,475,794)
Total Equity	139,043,002
 Total Liabilities & Equity	 \$1,562,653,877



Income Statement

	<u>Month to Date</u>	<u>Year to Date</u>
Interest on Loans	6,223,714	59,944,329
Interest on Investments	761,756	8,125,764
Equity Profit and Loss	-	(724,440)
Total Interest Income	\$6,985,470	\$67,345,653
 Dividend Expense	 2,172,475.12	 21,858,769
Funds Purchased	147,717.72	1,791,517
Total Interest Expense	\$2,320,193	\$23,650,285
 Net Interest Income	 4,665,277	 \$43,695,367
Provision for Credit Loss	500,000	5,363,305.61
Net Interest Income after Provision	\$4,165,277	\$38,332,062
 Share Fee Income	 485,834	 4,724,148.45
Loan Fee Income	78,182	674,823.29
Sold Loan Fee Income	629	7,161.42
Debit Interchange Income	422,846	4,940,649.40
Credit Interchange Income	39,428	469,572.74
Income from Reimbursement	38,971	582,646.06
Other Misc Income	384,808	3,905,933.10
Other Gain/(Loss)	(139,710.63)	(293,242.63)
Total Non-Interest Income	\$1,310,987	\$15,011,692
 Salary & Benefits	 1,402,850	 14,564,840.72
Travel & Conference	40,807	488,880.47
Occupancy	153,004	2,069,433.92
Office Operations	481,160	5,022,065.47
Marketing	146,454	1,174,975.26
Loan Expense	164,587	1,545,820.24
Professional & Outside	131,783	1,699,681.62
Member Service Operations	504,495	6,192,345.10
Goodwill and Intangible Expense	225,281	1,351,683.42
Other Misc Expense	50,703	500,408.65
Total Non-Interest Expense	\$3,301,124	\$34,610,135
 Net Income	 \$2,175,140	 \$18,733,619

Capital Ratio

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

Capital Ratio 9.50%

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.

Leslie Maria Rubalcava

Controller