



Month End Performance Report

December-25

Financial Condition

	<u>Balance</u>
Cash	93,766,490
Investments	198,478,967
Gross Loans	1,155,372,459
Net Deferred (Fees) Costs	(651,146)
Hedge Item Basis Adjustment	(348,129)
Allowance for Credit Loss	(8,384,903)
Net Loans	\$1,145,988,282
Fixed Assets	28,940,790
Goodwill & Intangible	30,584,979
Other Assets	98,426,575
Total Assets	<u>\$1,596,186,082</u>
Regular Shares	203,388,651
Share Drafts	190,987,256
Money Market	311,635,752
Escrow Shares	2,323,114
IRA Shares	23,026,859
Certificates	367,791,239
Non-Member Certificates	49,269,828
Business Regular Shares	17,490,231
Business Checking	112,811,532
Business Money Market	100,499,338
Business Certificates	26,572,676
Total Shares	\$1,405,796,478
Funds Purchased	32,500,000
Other Liabilities	17,409,189
Total Liabilities	\$1,455,705,667
Regular Reserves	-
Undivided Earnings	150,034,183
Unrealized Gain (Loss)	(9,553,767)
Total Equity	140,480,416
Total Liabilities & Equity	<u>\$1,596,186,082</u>



Income Statement

	<u>Month to Date</u>	<u>Year to Date</u>
Interest on Loans	6,317,545	66,261,874
Interest on Investments	1,072,198	9,197,963
Equity Profit and Loss	-	(724,440)
Total Interest Income	\$7,389,743	\$74,735,396
Dividend Expense	2,324,309.03	24,183,078
Funds Purchased	131,225.26	1,922,742
Total Interest Expense	\$2,455,534	\$26,105,820
Net Interest Income	4,934,209	\$48,629,577
Provision for Credit Loss	1,132,383	6,517,303.41
Net Interest Income after Provision	\$3,801,826	\$42,112,273
Share Fee Income	546,888	5,271,036.20
Loan Fee Income	117,815	792,638.72
Sold Loan Fee Income	627	7,788.18
Debit Interchange Income	521,215	5,461,864.53
Credit Interchange Income	36,691	506,264.21
Income from Reimbursement	38,688	621,334.33
Other Misc Income	402,780	4,308,713.07
Other Gain/(Loss)	-	(293,242.63)
Total Non-Interest Income	\$1,664,705	\$16,676,397
Salary & Benefits	1,724,037	16,288,878.20
Travel & Conference	36,838	525,718.80
Occupancy	268,801	2,338,234.76
Office Operations	553,389	5,575,454.19
Marketing	107,505	1,282,480.39
Loan Expense	142,436	1,688,255.82
Professional & Outside	121,220	1,820,902.07
Member Service Operations	714,677	6,907,022.21
Goodwill and Intangible Expense	225,281	1,576,963.99
Other Misc Expense	56,960	535,753.48
Total Non-Interest Expense	\$3,951,144	\$38,539,664
Net Income	<u>\$1,515,387</u>	<u>\$20,249,006</u>

Capital Ratio

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

Capital Ratio 9.40%

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