



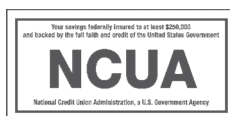
Month End Performance Report March-25

Financial Condition

	<u>Balance</u>
Cash	\$74,096,460
Investments	\$204,729,977
Gross Loans	\$922,380,675
Net Deferred (Fees) Costs	\$1,428,341
Hedge Item Basis Adjustment	(\$735,106)
Allowance for Loan Loss	<u>(\$7,076,891)</u>
Net Loans	\$915,997,019
Fixed Assets	\$24,874,058
Other Assets	\$74,435,742
Total Assets	<u><u>\$1,294,133,257</u></u>
Regular Shares	\$223,240,509
Share Drafts	\$183,187,590
Money Market	\$258,447,066
Escrow Shares	\$3,081,065
IRA Shares	\$22,966,507
Certificates	\$316,110,747
Non-Member CDs	\$47,831,021
Business Regular Shares	\$8,572,590
Business Checking	\$31,408,350
Business Money Market	\$17,653,186
Business Certificates	<u>\$7,353,969</u>
Total Shares	\$1,119,852,597
Funds Purchased	\$42,500,000
Other Liabilities	<u>\$13,279,218</u>
Total Liabilities	\$1,175,631,815
Regular Reserves	\$0
Undivided Earnings	\$132,844,520
Unrealized Gain (Loss)	<u>(\$14,343,079)</u>
Total Equity	\$118,501,441
Total Liabilities & Equity	<u><u>\$1,294,133,257</u></u>

Delinquent Loans Summary

60 to 179 Days	\$961,993
More Than 179 Days	<u>\$4,544</u>
Total	\$966,537
Delinquent Loans / Gross Loans	0.10%
Delinquent Loans / Total Assets	0.07%



Income Statement

	<u>Month to Date</u>	<u>Year to Date</u>
Interest on Loans	\$4,435,233	\$12,926,824
Interest on Investments	\$838,934	\$2,506,361
Equity Profit and Loss	<u>(\$148,375)</u>	<u>(\$661,713)</u>
Total Interest Income	\$5,125,792	\$14,771,472
Dividend Expense	\$1,772,816	\$5,227,032
Funds Purchased	<u>\$194,781</u>	<u>\$588,238</u>
Total Interest Expense	\$1,967,596	\$5,815,270
Net Interest Income	\$3,158,196	\$8,956,202
Provision for Loan Loss	<u>\$680,860</u>	<u>\$1,529,815</u>
Net Interest Income after Prov	\$2,477,336	\$7,426,387
Share Fee Income	\$356,935	\$1,072,916
Loan Fee Income	\$53,067	\$164,630
Sold Loan Fee Income	\$668	\$2,013
Debit Interchange Income	\$463,798	\$1,286,496
Credit Interchange Income	\$48,380	\$145,484
Income from Reimbursement	\$36,758	\$232,107
Other Misc Income	\$208,491	\$630,813
Other Gain/(Loss)	<u>(\$83,923)</u>	<u>(\$86,249)</u>
Total Non-Interest Income	\$1,084,174	\$3,448,209
Salary & Benefits	\$1,141,458	\$3,408,661
Travel & Conference	\$37,622	\$96,328
Occupancy	\$144,939	\$467,313
Office Operations	\$366,364	\$1,081,430
Marketing	\$81,967	\$285,682
Loan Expense	\$137,240	\$428,104
Professional & Outside	\$121,558	\$364,879
Member Service Operations	\$493,439	\$1,558,811
Other Misc Expense	<u>\$20,331</u>	<u>\$123,797</u>
Total Non-Interest Expense	\$2,544,918	\$7,815,004
Net Income	<u><u>\$1,016,592</u></u>	<u><u>\$3,059,592</u></u>

Capital Ratio

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

Capital Ratio 10.27%

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