

Statement of Financial Condition As of December 31, 2022

(dollars in thousands)

Assets	
Cash and Cash Equivalents	\$ 13,591,181
Investments:	
Available-for-Sale Debt Securities	27,170,950
Held-to-Maturity	750,033
Equity Securities	436,818
Other	209,165
Total Investments	28,566,966
Loans to Members:	
Consumer	31,810,400
Credit Card	25,873,560
Mortgage	48,922,611
Equity	2,510,756
Business	868,054
Total Loans	109,985,381
Allowance for Loan Losses	(2,078,402)
Total Loans, Net of Allowance	107,906,979
Accounts Receivable	1,106,313
Mortgage Servicing Rights, Net	628,150
Accrued Interest Receivable	428,426
Prepaid and Deferred Expenses	178,126
Fixed Assets, Net	2,340,857
Deposit - NCUSIF	1,225,438
Other Assets	834,690
Total Assets	\$ 156,807,126
Liabilities and Members' Equity	
Deposit Accounts:	
Checking	\$ 26,830,608
Savings	35,346,896
Money Market Savings	30,439,328
Certificates	28,977,553
Individual Retirement Accounts	8,863,286
Business	3,147,746
Total Deposit Accounts	133,605,417
Liabilities:	
Accounts Payable	442,507
Drafts Payable	532,466
Accrued Expenses	2,553,597
Notes Payable	4,565,000
Other	940,062
Total Liabilities	9,033,632
Total Deposit Accounts and Liabilities	142,639,049
Members' Equity:	
Equity	19,247,200
Other Comprehensive Income (Loss)	(5,079,123)
Total Members' Equity	14,168,077
Total Liabilities and Members' Equity	\$ 156,807,126

Delinquent Loan Information:		
Current and Less than Two Months Delinquent	\$	108,591,201
Two or More Months Delinquent		1,394,180
Total Loans	\$	109,985,381

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

Chief Financial Officer:

/s/  John T. Collins

President/CEO:

/s/  Mary A. McDuffie

Chairman:

/s/  John A. Lockard