

Statement of Financial Condition

Stand Alone

Charter No: 5536

*(dollars in millions)***As of December 31, 2025****ASSETS**

Cash and cash equivalents	\$	11,318
Available-for-sale debt securities		33,437
Held-to-maturity securities		1,798
Equity securities		835
Mortgage loans held for sale, at fair value		946
Loans held for investment		142,618
Allowance for credit losses		(4,912)
Net loans held for investment		137,706
Accounts receivable and accrued interest		4,045
Property, plant and equipment, net		2,867
Investments in FHLB		339
NCUSIF deposit		1,463
Mortgage servicing rights		744
Goodwill		59
Other assets		1,630

Total assets	\$	197,187
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LIABILITIES AND MEMBERS' EQUITY**Deposit accounts**

Checking	\$	36,464
Savings		38,034
Money market savings		26,247
Certificates		55,549
Individual retirement accounts		10,318

Total deposit accounts		166,612
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Liabilities

Borrowed funds		6,765
Accounts payable and accrued expenses		3,404
Other liabilities		1,498

Total deposit accounts and liabilities		178,279
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Members' equity

Equity		22,392
Accumulated other comprehensive income/(loss)		(3,484)

Total members' equity		18,908
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Total liabilities and members' equity	\$	197,187
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Delinquent Loan Information:

Current and less than two months delinquent	\$	140,754
Two or more months delinquent		2,811

Total Loans	\$	143,565
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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
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President/CEO:	/s/	Dietrich H. Kuhlmann III
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Chairman:	/s/	Edward R. Cochrane, Jr.
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Numbers may not foot due to rounding