

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	<u>(4,912)</u>
Net loans held for investment	137,706
Accounts receivable and accrued interest	4,045
Property, plant and equipment, net	2,867
Investments in FHILB	339
NCUSIF deposit	1,463
Mortgage servicing rights	744
Goodwill	59
Other assets	1,630
Total assets	\$ 197,187

LIABILITIES AND MEMBERS' EQUITY**Deposit accounts**

Checking	\$ 36,464
Savings	38,034
Money market savings	26,247
Certificates	55,549
Individual retirement accounts	<u>10,318</u>
Total deposit accounts	166,612

Liabilities

Borrowed funds	6,765
Accounts payable and accrued expenses	3,404
Other liabilities	<u>1,498</u>
Total deposit accounts and liabilities	178,279

Members' equity

Equity	22,392
Accumulated other comprehensive income/(loss)	<u>(3,484)</u>
Total members' equity	18,908
Total liabilities and members' equity	\$ 197,187

Delinquent Loan Information:

Current and less than two months delinquent	\$ 140,754
Two or more months delinquent	2,811
Total Loans	\$ 143,565

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/ Dietrich H. Kuhlmann III

Chairman: /s/ Edward R. Cochrane, Jr.