

**Statement of Financial Condition  
 As of September 30, 2022**

(dollars in thousands)

<b>Assets</b>	
Cash and Cash Equivalents	\$ 17,174,901
Investments:	
Available-for-Sale Debt Securities	27,255,083
Held-to-Maturity	750,021
Equity Securities	412,316
Other	186,340
<b>Total Investments</b>	<b>28,603,760</b>
Loans to Members:	
Consumer	30,774,212
Credit Card	24,253,010
Mortgage	48,397,926
Equity	2,044,467
Business	791,129
<b>Total Loans</b>	<b>106,260,744</b>
Allowance for Loan Losses	(1,939,418)
<b>Total Loans, Net of Allowance</b>	<b>104,321,326</b>
Accounts Receivable	1,058,510
Mortgage Servicing Rights, Net	623,774
Accrued Interest Receivable	391,051
Prepaid and Deferred Expenses	195,071
Fixed Assets, Net	2,277,982
Deposit - NCUSIF	1,160,751
Other Assets	898,853
<b>Total Assets</b>	<b>\$ 156,705,979</b>
<b>Liabilities and Members' Equity</b>	
Deposit Accounts:	
Checking	\$ 28,212,023
Savings	36,349,207
Money Market Savings	32,322,059
Certificates	26,485,020
Individual Retirement Accounts	8,839,658
Business	3,274,771
<b>Total Deposit Accounts</b>	<b>135,482,738</b>
Liabilities:	
Accounts Payable	421,100
Drafts Payable	561,574
Accrued Expenses	1,132,120
Notes Payable	4,565,000
Other	991,297
<b>Total Liabilities</b>	<b>7,671,091</b>
<b>Total Deposit Accounts and Liabilities</b>	<b>143,153,829</b>
Members' Equity:	
Equity	18,695,773
Other Comprehensive Income (Loss)	(5,143,623)
<b>Total Members' Equity</b>	<b>13,552,150</b>
<b>Total Liabilities and Members' Equity</b>	<b>\$ 156,705,979</b>

<b>Delinquent Loan Information:</b>	
Current and Less than Two Months Delinquent	\$105,122,007
Two or More Months Delinquent	1,138,737
<b>Total Loans</b>	<b>\$106,260,744</b>

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* John T. Collins  
 President/CEO: */s/ Mary A. McDuffie* Mary A. McDuffie  
 Chairman: */s/ John A. Lockard* John A. Lockard