

Statement of Financial Condition As of June 30, 2019

(dollars in thousands)

Assets		
Cash and Cash Equivalents	\$	1,962,653
Investments:		
Available-for-Sale Debt Securities		18,383,145
Held-to-Maturity		400,816
Equity Securities		-
Other		504,765
Total Investments		19,288,726
Loans to Members:		
Consumer		20,556,768
Credit Card		17,981,349
Mortgage		37,146,669
Equity		2,920,848
Business		618,661
Total Loans		79,224,295
Allowance for Loan Losses		(1,603,480)
Total Loans, Net of Allowance		77,620,815
Accounts Receivable		3,164,367
Mortgage Servicing Rights, Net		467,355
Accrued Interest Receivable		341,102
Prepaid and Deferred Expenses		113,518
Fixed Assets, Net		2,084,162
Deposit - NCUSIF		652,620
Other Assets		437,092
Total Assets	\$	106,132,410
Liabilities and Members' Equity		
Deposit Accounts:		
Checking	\$	-
Savings		32,827,989
Money Market Savings		13,995,371
Certificates		25,194,357
Individual Retirement Accounts		6,858,894
Business		1,099,405
Total Deposit Accounts		79,976,016
Liabilities:		
Accounts Payable		294,419
Drafts Payable		329,769
Accrued Expenses		571,618
Notes Payable		11,519,439
Other		592,583
Total Liabilities		13,307,828
Total Deposit Accounts and Liabilities		93,283,844
Members' Equity:		
Equity		13,024,491
Other Comprehensive Income (Loss)		(175,925)
Total Members' Equity		12,848,566
Total Liabilities and Members' Equity	\$	106,132,410

Delinquent Loan Information:

Current and Less than Two Months Delinquent	\$	78,421,927
Two or More Months Delinquent		802,368
Total Loans	\$	79,224,295

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/ Debra M. Freeman

President/CEO: /s/ Mary A. McDuffie

Chairman: /s/ John A. Lockard