

Statement of Financial ConditionStand Alone
Charter No: 5536*(dollars in millions)***As of June 30, 2025****ASSETS**

Cash and cash equivalents	\$	8,438
Available-for-sale debt securities		33,219
Held-to-maturity securities		1,570
Equity securities		787
Mortgage loans held for sale, at fair value		824
Loans held for investment		137,811
Allowance for credit losses		(4,803)
Net loans held for investment		133,008
Accounts receivable and accrued interest		7,210
Property, plant and equipment, net		2,743
Investments in FHLB		420
NCUSIF deposit		1,375
Mortgage servicing rights		721
Goodwill		59
Other assets		1,454
Total assets	\$	191,826

LIABILITIES AND MEMBERS' EQUITY**Deposit accounts**

Checking	\$	33,547
Savings		37,613
Money market savings		25,218
Certificates		54,940
Individual retirement accounts		10,205
Total deposit accounts		161,524

Liabilities

Borrowed funds		8,715
Accounts payable and accrued expenses		2,938
Other liabilities		1,306
Total deposit accounts and liabilities		174,482

Members' equity

Equity		21,406
Accumulated other comprehensive income/(loss)		(4,062)
Total members' equity		17,343
Total liabilities and members' equity	\$	191,826

Delinquent Loan Information:

Current and less than two months delinquent	\$	136,455
Two or more months delinquent		2,180
Total Loans	\$	138,635

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.

Numbers may not foot due to rounding