

**ANNUAL REPORT TO MEMBERS
FOR THE YEAR ENDING DECEMBER 31, 2025**

ASSETS

Change Fund			\$351.34
Alloya			\$10,764,122.98
Loan Receivable	Consumer	\$52,019,139.68	
	Home Equity	\$5,112,291.21	
	First Trust Deed	\$38,963,972.20	
	Participation Loans	\$30,456,893.90	\$126,552,296.99
Premium on Participation Loans			\$30,989.98
Allowance for Loan Loss			-\$1,269,334.70
Investments			\$38,978,844.05
NCUA Capital Investment			\$1,464,765.92
Prepaid			\$116,633.92
Furniture and Equipment			\$34,367.10
Land and Building			\$1,457,699.47
Accrued income			\$395,432.68
Other Assets			\$5,781.00
TOTAL ASSETS			<u><u>\$178,531,950.73</u></u>

LIABILITIES & CAPITAL

Shares		\$145,897,421.30
Regular Reserve		\$3,132,690.98
Undivided Earnings		\$23,274,966.66
Accounts Payable		\$6,036.26
Dividends		\$6,053,125.68
Other Liabilities		\$167,709.85
TOTAL LIABILITIES & CAPITAL		<u><u>\$178,531,950.73</u></u>

INCOME & EXPENSES

INCOME

Interest on Loans	\$6,158,123.30
Interest on Investments	\$2,237,147.92
Rental Income	\$127,937.72
Miscellaneous Income	\$136,223.45
Gain (Loss) on Sale of Asset	\$0.00
TOTAL INCOME	<u>\$8,659,432.39</u>

Less Total Expenses	<u>\$7,693,337.57</u>
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NET INCOME	<u><u>\$966,094.82</u></u>
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EXPENSES

Compensation/Benefits	\$1,059,445.67
Travel & Conference	\$11,358.56
Occupancy	\$159,516.19
Office Operations	\$90,016.16
Education & Promotion	\$18,609.71
Loan Servicing	\$37,054.47
Professional Services	\$144,281.48
Provision for Loan Loss	\$76,264.86
Interest-Borrowed Money	\$71.76
Member's Insurance	\$1,564.52
Examination Fees	\$24,085.96
Miscellaneous	\$17,942.55
Dividends	\$6,053,125.68
TOTAL EXPENSES	<u><u>\$7,693,337.57</u></u>