

(\$ in Thousands)



							Budget		
	Jul 2025	Jun 2025	MTD \$ Change	Dec 2024	\$ Change	%	Jul 2025	\$ Variance	%
Assets									
Loans Outstanding									
1 First Mortgages	\$1,612,244	\$1,610,799	\$1,445	\$1,651,060	(\$38,816)	-2%	\$1,589,638	\$22,606	1%
2 Investment Mortgages	94,506	94,183	323	99,508	(5,001)	-5%	112,010	(17,504)	-16%
3 Residential Construction	15,301	16,758	(1,458)	16,839	(1,538)	-9%	29,383	(14,082)	-48%
4 Second Mortgages	369,147	365,557	3,590	362,418	6,730	2%	368,434	713	0%
5 Business Loans	342,884	343,954	(1,070)	335,139	7,745	2%	328,791	14,093	4%
6 Automobile	68,730	69,858	(1,129)	76,919	(8,190)	-11%	77,448	(8,718)	-11%
7 Credit Card	90,695	90,565	130	89,541	1,154	1%	88,077	2,618	3%
8 Unsecured & Other Loans	38,562	38,533	29	39,369	(807)	-2%	39,111	(549)	-1%
9 Total Portfolio Loans Outstanding	2,632,069	2,630,208	1,861	2,670,792	(38,723)	-1%	2,632,892	(823)	0%
10 Mortgage Loans Held For Sale	22,730	21,151	1,579	9,400	13,330	142%	18,677	4,053	22%
11 Gross Loans Outstanding	2,654,799	2,651,359	3,441	2,680,192	(25,393)	-1%	2,651,569	3,230	0%
<ul><li>12 Allowance for Loan Loss</li><li>13 Net Loans Outstanding</li></ul>	(17,879) 2,636,921	(17,701) 2,633,657	3,263	(18,575) 2,661,617	(24,606)	-4% -1%	2,632,860	4,060	-4% 0%
· ·					(24,696)				
<sup>14</sup> Cash and Cash Equivalents	185,462	197,625	(12,162)	152,768	32,694	21%	110,779	74,684	67%
15 Investments	387,399	382,571	4,828	395,407	(8,008)	-2%	433,353	(45,954)	-11%
16 Fixed Assets	54,279	54,449	(170)	54,768	(489)	-1%	61,994	(7,715)	-12%
17 Other Assets	119,590	118,121	1,469	117,733	1,857	2%	112,971	6,619	6%
18 Total Assets	\$3,383,651	\$3,386,423	(\$2,771)	\$3,382,293	\$1,359	0%	\$3,351,957	\$31,695	1%
Liabilities									
<sup>19</sup> Borrowings	\$314,383	\$314,337	\$46	\$313,968	\$415	0%	\$313,159	\$1,224	0%
20 Other Liabilities	100,326	96,014	4,312	133,394	(33,069)	-25%	123,947	(23,621)	-19%
Members' Deposits Outstanding									
21 Saving Accounts	709,315	712,193	(2,878)	716,408	(7,092)	-1%	679,490	29,826	4%
22 Checking Accounts	662,837	671,530	(8,693)	681,577	(18,740)	-3%	645,107	17,730	3%
23 Money Market Accounts	368,067	377,079	(9,012)	391,861	(23,794)	-6%	367,803	264	0%
24 Certificate of Deposits	657,591	645,958	11,634	594,770	62,821	11%	655,881	1,710	0%
25 HSA & IRA Accounts	32,400	32,898	(498)	34,347	(1,947)	-6%	29,170	3,230	11%
26 Business Deposits	160,776	160,164	612	163,770	(2,994)	-2%	170,312	(9,536)	-6%
<sub>27</sub> Total Deposits	2,590,986	2,599,822	(8,836)	2,582,732	8,253	0%	2,547,762	43,224	2%
<sup>28</sup> Total Liabilities & Deposits	3,005,695	3,010,172	(4,477)	3,030,095	(24,400)	-1%	2,984,868	20,827	1%
Members' Equity									
29 Regular Reserve	11,880	11,880	0	11,880	0	0%	11,880	0	0%
30 Undivided Earnings	363,030	360,589	2,442	340,221	22,809	7%	354,226	8,804	2%
31 Capital Acquired in Merger	11,250	11,250	0	11,250	0	0%	11,250	0	0%
32 Unrealized Gain on Investments	(8,203)	(7,467)	(736)	(11,152)	2,949	-26%	(10,266)	2,064	-20%
33 Total Members' Equity	377,957	376,251	1,706	352,198	25,759	7%	367,089	10,868	3%
34 Total Liabilities & Equity	\$3,383,651	\$3,386,423	(\$2,771)	\$3,382,293	\$1,359	0%	\$3,351,957	\$31,695	1%
Key Ratios									
³5 *Loan Growth (YTD annualized)	-2.5%	-3.1%	0.6%	7.0%	-9.6%		2.6%	-5.1%	
36 Deposit Growth (YTD annualized)	0.5%	1.3%	-0.8%	0.9%	-0.3%		1.1%	-0.6%	
37 Average Daily Deposit Growth	-0.2%	0.3%	-0.5%	-0.9%	0.7%				
38 *Total Loans/Total Shares	101.6%	101.2%	0.4%	103.4%	-1.8%		103.3%	-1.8%	
39 Net Worth/Total Assets	11.36%	11.28%	0.1%	10.69%	0.7%		11.21%	0.16%	
40 # of Members	178,873	178,506	367	176,752	2,121		177,496	1,377	

Risk Based Capital (RBC) as of 6/30/25 was 16.88%

\*Excludes Mortgage Loans Held For Sale Consolidated Statement of Financial Condition includes Elevations Foundation

Elevations CU