





							Budget		
	Apr 2025	Mar 2025	MTD \$ Change	Dec 2024	\$ Change	%	Apr 2025	\$ Variance	%
Assets									
Loans Outstanding								•	
1 First Mortgages	\$1,634,935	\$1,620,918	\$14,017	\$1,651,060	(\$16,125)	-1%	\$1,589,237	\$45,698	3%
2 Investment Mortgages	97,263	97,675	(412)	99,508	(2,244)	-2%	109,882	(12,618)	-11%
3 Residential Construction	17,545	21,613	(4,068)	16,839	706	4%	19,668	(2,123)	-11%
4 Second Mortgages	363,724	365,201	(1,476)	362,418	1,307	0%	365,573	(1,849)	-1%
5 Business Loans	333,822	342,118	(8,296)	335,139	(1,317)	0%	340,497	(6,676)	-2%
6 Automobile	71,749	73,119	(1,370)	76,919	(5,170)	-7%	78,094	(6,344)	-8%
7 Credit Card	88,919	88,149	770	89,541	(622)	-1%	85,656	3,264	4%
8 Unsecured & Other Loans	39,040	39,260	(220)	39,369	(329)	-1%	38,619	421	1%
9 Total Portfolio Loans Outstanding	2,646,998	2,648,052	(1,054)	2,670,792	(23,793)	-1%	2,627,226	19,772	1%
10 Mortgage Loans Held For Sale	32,713	18,774	13,939	9,400	23,313	248%	18,715	13,998	75%
11 Gross Loans Outstanding	2,679,711	2,666,826	12,885	2,680,192	(481)	0%	2,645,941	33,770	1%
12 Allowance for Loan Loss	(19,061)	(19,251)	191	(18,575)	(485)	3%	(18,449)	(612)	3%
13 Net Loans Outstanding	2,660,651	2,647,574	13,076	2,661,617	(966)	0%	2,627,492	33,158	1%
¹⁴ Cash and Cash Equivalents	189,807	223,217	(33,410)	152,768	37,039	24%	171,546	18,261	11%
15 Investments	377,429	380,230	(2,801)	395,407	(17,978)	-5%	370,829	6,600	2%
¹⁶ Fixed Assets	53,543	53,456	87	54,768	(1,226)	-2%	60,547	(7,004)	-12%
17 Other Assets	120,375	116,260	4,114	117,733	2,642	2%	116,779	3,595	3%
18 Total Assets	\$3,401,804	\$3,420,737	(\$18,933)	\$3,382,293	\$19,511	1%	\$3,347,194	\$54,610	2%
Liabilities									
19 Borrowings	\$314,344	\$314,380	(\$36)	\$313,968	\$376	0%	\$313,159	\$1,185	0%
20 Other Liabilities	116,523	112,220	4,303	133,394	(16,872)	-13%	125,362	(8,840)	-7%
Members' Deposits Outstanding					, , ,			, ,	
21 Saving Accounts	723,943	736,249	(12,306)	716,408	7,535	1%	694,910	29,033	4%
Objection Assessments	683,546	700,392	(16,846)	681,577	1,969	0%	647,549	35,997	6%
22 Checking Accounts 23 Money Market Accounts	389,580	396,560	(6,981)	391,861	(2,282)	-1%	376,803	12,777	3%
O	614,912	604,732	10,180	594,770	20,141	3%	632,019	(17,107)	-3%
	33,500	33,528	(28)	34,347	(846)	-2%	30,820	2,680	9%
25 HSA & IRA Accounts 26 Business Deposits	158,850	159,662	(812)	163,770	(4,920)	-3%	166,760	(7,910)	-5%
27 Total Deposits	2,604,330	2,631,124	(26,794)	2,582,732	21,598	1%	2,548,860	55,470	2%
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28 Total Liabilities & Deposits	3,035,197	3,057,723	(22,527)	3,030,095	5,102	0%	2,987,381	47,815	2%
Members' Equity]							
29 Regular Reserve	11,880	11,880	0	11,880	0	0%	11,880	0	0%
30 Undivided Earnings	351,507	348,890	2,617	340,221	11,286	3%	347,447	4,060	1%
31 Capital Acquired in Merger	11,250	11,250	0	11,250	0	0%	11,250	0	0%
32 Unrealized Gain on Investments	(8,030)	(9,006)	976	(11,152)	3,123	-28%	(10,764)	2,734	-25%
33 Total Members' Equity	366,607	363,014	3,593	352,198	14,409	4%	359,813	6,794	2%
34 Total Liabilities & Equity	\$3,401,804	\$3,420,737	(\$18,933)	\$3,382,293	\$19,511	1%	\$3,347,194	\$54,610	2%
Key Ratios									
35 *Loan Growth (YTD annualized)	-2.8%	-3.5%	0.7%	7.0%	-9.8%		2.1%	-4.9%	
36 Deposit Growth (YTD annualized)	2.5%	7.5%	-5.0%	0.9%	1.7%		2.1%	0.4%	
37 Average Daily Deposit Growth	0.9%	1.6%	-0.7%	-0.9%	1.8%				
*Total Loans/Total Shares	101.6%	100.6%	1.0%	103.4%	-1.8%		103.1%	-1.4%	
39 Net Worth/Total Assets	10.96%	10.83%	0.1%	10.69%	0.3%		11.02%	-0.06%	
40 # of Members	177,667	177,379	288	176,752	915		176,904	763	
, a di Mollipolo	177,007	177,575	250	170,702	010		170,004	, 55	

Risk Based Capital (RBC) as of 3/31/25 was 16.4%

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

Elevations CU