



Summary Financial Information August 31, 2026

Balance Sheet

	8/31/2026
ASSETS	
Cash on Hand and On Deposit	612,535,056
Investments	504,746,333
Loans	
Consumer	157,647,491
Credit Cards	57,843,672
Private Student	1,061,330
Mortgages	2,426,977,346
Home Equity Lines of Credit	415,118,917
Member Business	421,734,885
Business Participation	35,019,884
Government Guaranteed	564,887
Total Loans, Gross	3,515,968,412
Allowance for Loan Losses	(29,120,686)
Loans, Net	3,486,847,726
Loans Held-for-Sale	-
Accounts Receivable and Other Assets	29,467,252
Fixed Assets	11,559,864
NCUA Share Insurance Fund	29,881,057
Other Real Estate Owned	-
TOTAL ASSETS	4,675,037,289
LIABILITIES	
Payables and Other Liabilities	38,156,764
Notes Payable	450,000,000
Deposits	
Checking	930,998,234
Savings	597,128,522
IRA Savings	7,974,558
Health Savings	8,225,080
Certificates	1,691,765,501
IRA Certificates	42,153,966
Non-Member Certificates	-
Money Market	393,119,541
Total Deposits	3,671,365,402
TOTAL LIABILITIES	4,159,522,166
EQUITY	
Member Capital	482,303,529
Year-to-Date Net Income	33,211,593
TOTAL EQUITY	515,515,122
TOTAL LIABILITIES & EQUITY	4,675,037,289

Statement of Operations

	Month-to-Date	Year-to-Date
INTEREST INCOME		
Loans		
Consumer	916,215	7,301,344
Credit Cards	476,132	3,844,358
Private Student	8,726	29,367
Mortgages	8,771,597	68,233,098
Home Equity Lines of Credit	2,490,905	18,461,076
Member Business	1,810,394	14,040,227
Business Participation	143,637	1,113,668
Government Guaranteed	3,574	28,361
Total Loans	14,621,181	113,051,499
Investments	3,581,349	31,655,293
TOTAL INTEREST INCOME	18,202,529	144,706,792
INTEREST EXPENSE		
Interest on Overnight Borrowings	-	-
Interest on Notes Payable	1,498,263	13,073,624
Escrow and Other	14,828	118,626
Total Notes and Other	1,513,091	13,192,250
Deposits		
Checking	228,420	1,727,656
Savings	543,210	4,051,258
IRA Savings	683	5,488
Health Savings	703	5,832
Certificates	5,276,020	41,044,391
IRA Certificates	126,760	1,017,640
Non-Member Certificates	-	-
Money Market	559,507	4,296,255
Total Deposits	6,735,303	52,148,521
TOTAL INTEREST EXPENSE	8,248,394	65,340,771
NET INTEREST INCOME	9,954,136	79,366,021
Provision for Loan Losses	200,000	2,600,000
NET INTEREST INCOME AFTER PROVISION	9,754,136	76,766,021
NON-INTEREST INCOME		
Fee Income	125,654	1,110,082
Other Operating Income	264,011	2,991,479
TOTAL NON-INTEREST INCOME	389,665	4,101,561
TOTAL OPERATING EXPENSES	6,262,848	49,338,704
Non-Operating Income and (Expense)	52,854	1,682,715
NET INCOME	3,933,806	33,211,593

Net Worth Ratio

11.36%

SFCU's regulatory net worth exceeds the NCUA's minimum requirement of 7.00% for credit unions to be well capitalized for safety and soundness.

DELINQUENT LOANS	8/31/2026
1 to 2 Months	8,151,533
2 to 6 Months	4,649,774
6 or More Months	1,364,939
Total Delinquent Loans	14,166,246

Reportable Delinquency Ratio

0.171%

MEMBERSHIP GROWTH	Count	Month-to-Date	Year-to-Date
Number of Members	96,769	484	2,017

LOAN FUNDING	Month-to-Date	Year-to-Date
Funding	56,284,582	477,160,709

LOAN CHARGE OFFS AND RECOVERIES	Month-to-Date	Year-to-Date
Loans Charged Off	214,021	3,121,762
Recoveries	302,287	580,634
Net Charge Offs	(88,266)	2,541,129

Net Charge Off Ratio

-0.03%

0.11%