



Summary Financial Information
December 31, 2025

Balance Sheet	
	12/31/2025
ASSETS	
Cash on Hand and On Deposit	767,511,164
Investments	414,443,634
Loans	
Consumer	170,729,458
Credit Cards	58,115,333
Private Student	1,307,348
Mortgages	2,384,116,726
Home Equity Lines of Credit	364,253,235
Member Business	428,237,731
Business Participation	37,610,718
Government Guaranteed	589,442
Total Loans, Gross	3,444,959,991
Allowance for Loan Losses	(29,061,815)
Loans, Net	3,415,898,176
Loans Held-for-Sale	-
Accounts Receivable and Other Assets	24,584,067
Fixed Assets	12,513,785
NCUA Share Insurance Fund	27,301,519
Other Real Estate Owned	-
TOTAL ASSETS	4,662,252,344
LIABILITIES	
Payables and Other Liabilities	17,977,440
Notes Payable	540,000,000
Deposits	
Checking	1,003,072,832
Savings	576,842,505
IRA Savings	8,334,017
Health Savings	9,008,660
Certificates	1,596,409,858
IRA Certificates	41,463,621
Non-Member Certificates	-
Money Market	385,285,579
Total Deposits	3,620,417,072
TOTAL LIABILITIES	4,178,394,512
EQUITY	
Member Capital	441,492,329
Year-to-Date Net Income	42,365,503
TOTAL EQUITY	483,857,832
TOTAL LIABILITIES & EQUITY	4,662,252,344

Net Worth Ratio **10.67%**

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	12/31/2025
1 to 2 Months	16,012,021
2 to 6 Months	3,596,319
6 or More Months	3,672,763
Total Delinquent Loans	23,281,103

Reportable Delinquency Ratio **0.211%**

Statement of Operations		
	Month-to-Date	Year-to-Date
INTEREST INCOME		
Loans		
Consumer	975,534	12,260,299
Credit Cards	481,769	5,819,295
Private Student	10,889	136,646
Mortgages	8,392,023	96,411,661
Home Equity Lines of Credit	2,258,007	25,841,374
Member Business	1,764,552	20,258,986
Business Participation	139,844	1,838,892
Government Guaranteed	3,710	44,593
Total Loans	14,026,328	162,611,745
Investments	3,679,822	41,924,932
TOTAL INTEREST INCOME	17,706,150	204,536,677
INTEREST EXPENSE		
Interest on Overnight Borrowings	1,027	1,027
Interest on Notes Payable	1,674,095	18,915,869
Escrow and Other	29,148	172,757
Total Notes and Other	1,704,270	19,089,653
Deposits		
Checking	211,193	1,692,122
Savings	474,295	5,111,386
IRA Savings	707	9,023
Health Savings	770	9,680
Certificates	5,142,591	58,999,276
IRA Certificates	132,234	1,584,713
Non-Member Certificates	-	-
Money Market	559,280	6,425,548
Total Deposits	6,521,069	73,831,748
TOTAL INTEREST EXPENSE	8,225,339	92,921,401
NET INTEREST INCOME	9,480,811	111,615,276
Provision for Loan Losses	400,000	4,800,000
NET INTEREST INCOME AFTER PROVISION	9,080,811	106,815,276
NON-INTEREST INCOME		
Fee Income	146,191	1,500,324
Other Operating Income	463,058	4,454,747
TOTAL NON-INTEREST INCOME	609,249	5,955,070
TOTAL OPERATING EXPENSES	5,910,096	70,404,843
Non-Operating Income and (Expense)	-	-
NET INCOME	3,779,963	42,365,503

MEMBERSHIP GROWTH	Count	Month-to-Date	Year-to-Date
Number of Members	74,752	(996)	3,446

LOAN FUNDING	Month-to-Date	Year-to-Date
Funding	41,823,448	601,887,083

LOAN CHARGE OFFS AND RECOVERIES	Month-to-Date	Year-to-Date
Loans Charged Off	470,282	4,407,244
Recoveries	53,344	613,668
Net Charge Offs	416,938	3,793,577

Net Charge Off Ratio **0.15%** **0.11%**