



Summary Financial Information June 30, 2025

Balance Sheet

	6/30/2025
ASSETS	
Cash on Hand and On Deposit	416,387,747
Investments	447,986,231
Loans	
Consumer	196,268,370
Credit Cards	54,386,117
Private Student	1,488,397
Mortgages	2,355,789,785
Home Equity Lines of Credit	333,119,236
Member Business	427,384,441
Business Participation	40,505,682
Government Guaranteed	610,117
Total Loans, Gross	3,409,552,146
Allowance for Loan Losses	(28,604,043)
Loans, Net	3,380,948,103
Loans Held-for-Sale	-
Accounts Receivable and Other Assets	25,579,202
Fixed Assets	13,097,479
NCUA Share Insurance Fund	27,668,474
Other Real Estate Owned	-
TOTAL ASSETS	4,311,667,237
LIABILITIES	
Payables and Other Liabilities	24,987,251
Notes Payable	545,000,000
Deposits	
Checking	862,475,388
Savings	560,480,804
IRA Savings	9,427,587
Health Savings	9,695,863
Certificates	1,429,953,970
IRA Certificates	40,202,133
Non-Member Certificates	-
Money Market	369,810,525
Total Deposits	3,282,046,270
TOTAL LIABILITIES	3,852,033,521
EQUITY	
Member Capital	439,385,450
Year-to-Date Net Income	20,248,266
TOTAL EQUITY	459,633,716
TOTAL LIABILITIES & EQUITY	4,311,667,237

Statement of Operations

	Month-to-Date	Year-to-Date
INTEREST INCOME		
Loans		
Consumer	1,013,298	6,262,503
Credit Cards	476,480	2,903,527
Private Student	11,785	70,039
Mortgages	8,033,353	46,476,648
Home Equity Lines of Credit	2,149,038	12,364,948
Member Business	1,657,942	9,893,948
Business Participation	158,533	973,079
Government Guaranteed	3,721	22,470
Total Loans	13,504,149	78,967,161
Investments	3,214,368	20,191,987
TOTAL INTEREST INCOME	16,718,517	99,159,148
INTEREST EXPENSE		
Interest on Overnight Borrowings	-	-
Interest on Notes Payable	1,458,449	8,879,430
Escrow and Other	13,055	78,332
Total Notes and Other	1,471,505	8,957,762
Deposits		
Checking	111,671	499,593
Savings	410,444	2,472,961
IRA Savings	766	4,549
Health Savings	800	4,987
Certificates	4,567,727	28,821,157
IRA Certificates	128,172	795,953
Non-Member Certificates	-	-
Money Market	525,714	3,243,655
Total Deposits	5,745,295	35,842,855
TOTAL INTEREST EXPENSE	7,216,799	44,800,618
NET INTEREST INCOME	9,501,717	54,358,530
Provision for Loan Losses	400,000	2,400,000
NET INTEREST INCOME AFTER PROVISION	9,101,717	51,958,530
NON-INTEREST INCOME		
Fee Income	143,628	685,278
Other Operating Income	437,007	2,346,518
TOTAL NON-INTEREST INCOME	580,635	3,031,796
TOTAL OPERATING EXPENSES	5,813,963	34,742,060
Non-Operating Income and (Expense)	-	-
NET INCOME	3,868,390	20,248,266

Net Worth Ratio

11.02%

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	6/30/2025
1 to 2 Months	1,248,853
2 to 6 Months	3,408,442
6 or More Months	31,384
Total Delinquent Loans	4,688,679

Reportable Delinquency Ratio

0.101%

MEMBERSHIP GROWTH	Count	Month-to-Date	Year-to-Date
Number of Members	93,366	560	2,060

LOAN FUNDING	Month-to-Date	Year-to-Date
Funding	65,817,606	261,205,235

LOAN CHARGE OFFS AND RECOVERIES	Month-to-Date	Year-to-Date
Loans Charged Off	360,260	2,220,460
Recoveries	36,136	369,112
Net Charge Offs	324,124	1,851,348

Net Charge Off Ratio

0.11%

0.11%