



## Consolidated Statements of Financial Condition

(Includes LGFCU, Financial Partners, Civic Trustee, & Civic FCU)

February  
2025

<b>Assets</b>	
Cash and Investments	\$428,464,378
Mortgage Loans	\$1,851,269,614
Personal Loans	\$407,023,614
Member Business Loans	\$214,248,745
Home Equity Loans	\$322,342,356
Auto Loans	\$546,224,852
Credit Card Loans	\$147,717,654
Allowance for Loan Losses	(\$48,548,403)
Net Loans	\$3,440,278,432
National Share Insurance	\$33,747,490
Other Assets	\$179,233,028
Total Assets	<u>\$4,081,723,329</u>
<b>Liabilities &amp; Members' Equity</b>	
Payables	\$119,398,803
Share Accounts	\$788,122,882
Share Draft Accounts	\$628,998,677
Money Market Accounts	\$834,342,649
Individual Retirement Accounts	\$176,315,293
Share Certificates	\$1,254,982,214
Non-Member Deposits	\$500,000
Total Deposits	\$3,683,261,715
Total Reserves and Undivided Earnings	\$279,062,811
Total Liabilities & Members' Equity	<u>\$4,081,723,329</u>

## Consolidated Statement of Income

(Includes LGFCU, Financial Partners, Civic Trustee, & Civic FCU)

Year to Date  
2025

<b>Operating Income</b>	
Total Investment Income	\$2,084,415
Mortgage Loans	\$13,050,045
Personal Loans	\$7,338,633
Home Equity Loans	\$3,621,895
Auto Loans	\$6,427,449
Credit Card Loans	\$3,430,470
Member Business Loans	\$1,416,722
Total Net Loan Income	\$35,285,215
Provision for Loan Losses	\$5,366,994
Other Operating Income	\$9,051,845
Total Income	<u>\$41,054,482</u>
<b>Operating Expenses</b>	
Operating Expenses	\$31,512,725
Share Accounts	\$422,012
Share Draft Accounts	\$52,412
Money Market Accounts	\$2,820,159
Individual Retirement Accounts	\$637,810
Share Certificates	\$10,387,445
Total Deposit Expense	\$14,319,837
Other Interest Expense	\$175,118
Borrowings Expense	\$252,159
Total Expenses	<u>\$46,259,840</u>
Less: Net Income Noncontrolling Interest	\$0
<b>Net Operating Income</b>	<u><u>(\$5,205,358)</u></u>