

**COPOCO Community Credit Union**  
**ELGA Credit Union**  
**Financial Highlights**  
**April 30, 2025**

<b>BALANCE SHEET</b>		
	<b>COPOCO</b>	<b>ELGA</b>
Loans, net of allowance	41,182,495	1,159,465,761
Cash	1,794,886	200,379,689
Investments	55,859,093	173,322,431
Fixed Assets	3,296,264	30,244,976
Other Assets	1,721,766	21,303,245
<b>Total Assets</b>	<b>103,854,505</b>	<b>1,584,716,103</b>
Dividends & Int Payable	31,365	1,149,240
Other Liabilities	1,416,478	10,651,328
Notes Payable	-	183,000,000
Non-Maturity Deposits	82,074,211	983,987,301
Time Deposits	14,055,825	177,111,146
<b>Total Liabilities</b>	<b>97,577,879</b>	<b>1,355,899,016</b>
Members' Equity	6,276,626	228,817,087
<b>Total Liabilities &amp; Equity</b>	<b>103,854,505</b>	<b>1,584,716,103</b>
<b>YEAR-TO-DATE INCOME STATEMENT</b>		
	<b>COPOCO</b>	<b>ELGA</b>
Interest on Loans	788,815	26,912,601
Income on Investments	421,033	3,661,978
<b>Total Interest Income</b>	<b>1,209,848</b>	<b>30,574,579</b>
Member Div and Int Expense	138,000	7,157,775
Interest on Borrowings	-	1,275,666
<b>Total Interest Expense</b>	<b>138,000</b>	<b>8,433,441</b>
<b>Net Interest Income</b>	<b>1,071,848</b>	<b>22,141,137</b>
Provision for Credit Losses	8,552	6,450,536
<b>Net Int Inc after Provision</b>	<b>1,063,296</b>	<b>15,690,601</b>
Fees and Charges	114,005	4,126,554
Other Income	211,364	9,321,630
<b>Total Non- Interest Income</b>	<b>325,369</b>	<b>13,448,184</b>
Salary and Benefits	514,884	10,237,187
Office Occupancy	86,918	1,014,549
Office Operations	242,681	3,993,025
Promotion & Publicity	15,624	2,064,605
Loan Operations	130,078	1,012,402
Professional	324,454	2,061,170
Other Expenses	69,110	87,856
<b>Total Non-Interest Expense</b>	<b>1,383,750</b>	<b>20,470,794</b>
<b>Net Income</b>	<b>4,915</b>	<b>8,667,991</b>
<b>Net Worth Ratio</b>	<b>8.39%</b>	<b>25.97%</b>