

OLYMPIA FEDERAL SAVINGS

FINANCIAL STATEMENT OF CONDITION 2025

	March 31, 2025	March 31, 2024
ASSETS		
Cash on Hand and Due from Banks	22,639,302	46,771,410
Investment Securities	55,422,498	48,936,344
Loans Receivable, net	847,136,048	814,114,491
Accrued Interest Receivable	3,022,727	2,842,793
Federal Home Loan Bank Stock	7,803,000	8,886,600
Premises & Equipment Less Depreciation	16,292,213	16,547,728
Bank Owned Life Insurance	27,537,346	27,684,050
Deferred Tax Asset, net	575,400	814,732
Cash Flow Hedges	485,716	1,081,022
Other Assets	1,038,960	1,251,269
TOTAL ASSETS	981,953,210	968,930,439
LIABILITIES AND NET WORTH		
Deposits	701,895,920	666,346,140
Borrowed Funds	159,904,789	184,443,453
Accrued Expenses and Other Liabilities	5,730,420	6,094,713
TOTAL LIABILITIES	867,531,129	856,884,306
Net Worth/Capital	114,422,081	112,046,133
TOTAL LIABILITIES & NET WORTH	981,953,210	968,930,439

This statement has been prepared in accordance with the regulatory reporting requirements of the Federal Deposit Insurance Corporation (FDIC). As of March 31, 2025 the association's capital requirements and capital were as follows:

2025	Required Amount	Well Capitalized	Actual Capital %	Actual Amount	Excess
Community Bank Leverage Ratio	88,455,000	9.00%	11.98%	117,743,000	29,288,000

Effective January 1, 2025, the Association elected to use the Community Bank Leverage Ratio ("CBLR") framework as provided for in the Economic Growth, Regulatory Relief and Consumer Protection Act.

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