

Statements of Financial Condition (\$000s)

February 2025 (unaudited)

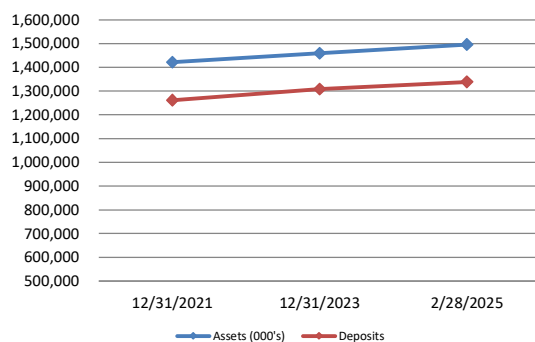
ASSETS	February 2025	February 2024
Cash and cash equivalents	\$ 100,954	\$ 107,462
Loans to members, net	1,046,810	1,003,899
Investments	250,597	278,745
Fixed assets	35,732	35,064
Other assets	61,419	70,404
Total Assets	\$ 1,495,512	\$ 1,495,574
LIABILITIES AND MEMBERS' EQUITY		
Liabilities		
Member shares	\$ 1,338,527	\$ 1,351,740
Accrued expenses and other liabilities	22,357	15,728
Total Liabilities	1,360,884	1,367,468
Members' Equity		
Regular reserves & undivided earnings	134,628	128,106
Total Members' Equity	134,628	128,106
Total Liabilities and Members' Equity	\$ 1,495,512	\$ 1,495,574

Statements of Income (YTD)

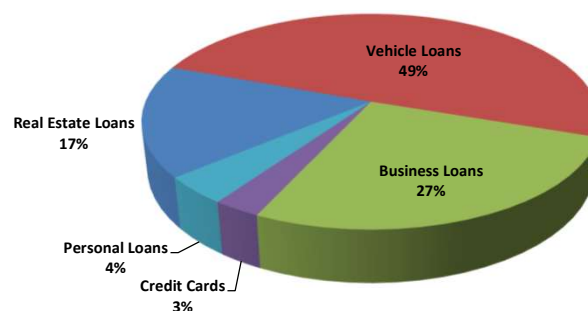
February 2025 (unaudited)

	February 2025	February 2024
Interest on loans to members	\$ 9,703,798	\$ 9,536,603
Interest on investments and cash equivalents	1,480,461	1,602,182
Total Interest Income	11,184,259	11,138,785
Dividends on members' shares	(3,230,064)	(3,064,869)
Interest on borrowed funds	-	-
Net Interest Income	7,954,195	8,073,916
Provision for Loan Losses	(2,814,975)	(1,459,011)
Net Interest Income After Provision	5,139,220	6,614,905
Fees and other income	2,640,093	3,414,140
Compensation and other operating expense	(9,338,682)	(11,493,089)
Net Operating Income	\$ (1,559,369)	\$ (1,464,044)

Deposit and Asset Growth



Gross Loans



Average Member Relationship (Loans & Shares)

