

## STATEMENT OF FINANCIAL CONDITION

as of October 31, 2023

ASSETS			_	
ASSETS		ONSOLIDATED		ONSOLIDATED
		ctober 31, 2023		tember 30, 2023
Loans to Members, Net of Allowance for Loan Losses.	\$	2,409,333,904	\$	2,387,353,942
Cash and Equivalents		38,554,153		78,047,515
Investments		125,736,415		126,428,433
Accrued Income		11,068,340		10,769,963
Prepaid and Deferred Expenses		25,152,356		23,602,513
Fixed Assets		46,222,342		46,078,823
Other Real Estate Owned		643,306		589,358
Other Assets.		223,266,250		190,897,248
Office Assets	-		Φ.	
	\$	2,879,977,066	\$	2,863,767,795
LIABILITIES				
Members' Shares		2,564,468,204		2,559,696,575
Payables and Accrued Expenses	\$	32,483,890	\$	36,322,229
Other Liabilities	Ψ	60,500,000	Ψ	45,000,000
Total Liabilities	\$	2,657,452,094	\$	2,641,018,803
Total Liabilities	φ	2,037,432,094	φ	2,041,010,003
EQUITY				
Retained Earnings		222,524,972		222,748,992
Total Equity	<u>\$</u> \$	222,524,972	\$	222,748,992
	\$	2,879,977,066	\$	2,863,767,795
INCOME STATEMENT For the Period Ended October 31, 2023				
INCOME STATEMENT For the Period Ended October 31, 2023		ONSOLIDATED OPERATIONS		YEAR TO DATE
For the Period Ended October 31, 2023		ONSOLIDATED OPERATIONS		YEAR TO DATE
For the Period Ended October 31, 2023  INTEREST INCOME		OPERATIONS	<u> </u>	DATE
For the Period Ended October 31, 2023  INTEREST INCOME Interest on Loans to Members		<u>12,117,735</u>	\$	DATE 98,671,474
For the Period Ended October 31, 2023  INTEREST INCOME		12,117,735 377,209	\$	98,671,474 3,794,871
INTEREST INCOME Interest on Loans to Members		<u>12,117,735</u>	\$	DATE 98,671,474
INTEREST INCOME Interest on Loans to Members INTEREST EXPENSE		12,117,735 377,209 12,494,944	\$	98,671,474 3,794,871 102,466,344
INTEREST INCOME Interest on Loans to Members Interest on Investments  INTEREST EXPENSE Dividends on Members' Shares		12,117,735 377,209 12,494,944 3,471,240	\$	98,671,474 3,794,871 102,466,344 22,499,713
INTEREST INCOME Interest on Loans to Members Interest on Investments  INTEREST EXPENSE Dividends on Members' Shares NET INTEREST INCOME		12,117,735 377,209 12,494,944 3,471,240 9,023,704	\$	98,671,474 3,794,871 102,466,344 22,499,713 79,966,632
INTEREST INCOME Interest on Loans to Members Interest on Investments  INTEREST EXPENSE Dividends on Members' Shares NET INTEREST INCOME PROVISION FOR LOAN LOSSES		12,117,735 377,209 12,494,944 3,471,240 9,023,704 3,045,679	\$	98,671,474 3,794,871 102,466,344 22,499,713 79,966,632 16,763,810
INTEREST INCOME Interest on Loans to Members Interest on Investments  INTEREST EXPENSE Dividends on Members' Shares NET INTEREST INCOME		12,117,735 377,209 12,494,944 3,471,240 9,023,704	\$	98,671,474 3,794,871 102,466,344 22,499,713 79,966,632
INTEREST INCOME Interest on Loans to Members Interest on Investments  INTEREST EXPENSE Dividends on Members' Shares NET INTEREST INCOME PROVISION FOR LOAN LOSSES		12,117,735 377,209 12,494,944 3,471,240 9,023,704 3,045,679	\$	98,671,474 3,794,871 102,466,344 22,499,713 79,966,632 16,763,810
INTEREST INCOME Interest on Loans to Members		12,117,735 377,209 12,494,944 3,471,240 9,023,704 3,045,679 5,978,025	\$	98,671,474 3,794,871 102,466,344 22,499,713 79,966,632 16,763,810 63,202,821
INTEREST INCOME Interest on Loans to Members		12,117,735 377,209 12,494,944 3,471,240 9,023,704 3,045,679 5,978,025 2,811,290	\$	98,671,474 3,794,871 102,466,344 22,499,713 79,966,632 16,763,810 63,202,821 27,263,482
INTEREST INCOME Interest on Loans to Members Interest on Investments  INTEREST EXPENSE Dividends on Members' Shares NET INTEREST INCOME PROVISION FOR LOAN LOSSES NET INTEREST INCOME AFTER PROVISION NON-INTEREST INCOME GENERAL AND ADMINISTRATIVE EXPENSES		12,117,735 377,209 12,494,944 3,471,240 9,023,704 3,045,679 5,978,025 2,811,290 8,789,316	\$	98,671,474 3,794,871 102,466,344 22,499,713 79,966,632 16,763,810 63,202,821 27,263,482 90,466,304
INTEREST INCOME Interest on Loans to Members Interest on Investments  INTEREST EXPENSE Dividends on Members' Shares NET INTEREST INCOME PROVISION FOR LOAN LOSSES NET INTEREST INCOME AFTER PROVISION NON-INTEREST INCOME GENERAL AND ADMINISTRATIVE EXPENSES Salaries and Benefits		12,117,735 377,209 12,494,944 3,471,240 9,023,704 3,045,679 5,978,025 2,811,290 8,789,316 4,021,792	\$	98,671,474 3,794,871 102,466,344 22,499,713 79,966,632 16,763,810 63,202,821 27,263,482 90,466,304 37,899,142
INTEREST INCOME Interest on Loans to Members Interest on Investments  INTEREST EXPENSE Dividends on Members' Shares NET INTEREST INCOME PROVISION FOR LOAN LOSSES NET INTEREST INCOME AFTER PROVISION NON-INTEREST INCOME GENERAL AND ADMINISTRATIVE EXPENSES Salaries and Benefits Operations		12,117,735 377,209 12,494,944 3,471,240 9,023,704 3,045,679 5,978,025 2,811,290 8,789,316 4,021,792 3,556,663	\$	98,671,474 3,794,871 102,466,344 22,499,713 79,966,632 16,763,810 63,202,821 27,263,482 90,466,304 37,899,142 37,710,730
INTEREST INCOME Interest on Loans to Members Interest on Investments  INTEREST EXPENSE Dividends on Members' Shares NET INTEREST INCOME PROVISION FOR LOAN LOSSES NET INTEREST INCOME AFTER PROVISION NON-INTEREST INCOME GENERAL AND ADMINISTRATIVE EXPENSES Salaries and Benefits		12,117,735 377,209 12,494,944 3,471,240 9,023,704 3,045,679 5,978,025 2,811,290 8,789,316 4,021,792 3,556,663 687,078	\$	98,671,474 3,794,871 102,466,344  22,499,713 79,966,632 16,763,810 63,202,821 27,263,482 90,466,304  37,899,142 37,710,730 6,908,955
INTEREST INCOME Interest on Loans to Members Interest on Investments  INTEREST EXPENSE Dividends on Members' Shares NET INTEREST INCOME PROVISION FOR LOAN LOSSES NET INTEREST INCOME AFTER PROVISION NON-INTEREST INCOME  GENERAL AND ADMINISTRATIVE EXPENSES Salaries and Benefits Operations Occupancy		12,117,735 377,209 12,494,944 3,471,240 9,023,704 3,045,679 5,978,025 2,811,290 8,789,316 4,021,792 3,556,663 687,078 8,265,533	\$	98,671,474 3,794,871 102,466,344  22,499,713 79,966,632 16,763,810 63,202,821 27,263,482 90,466,304  37,899,142 37,710,730 6,908,955 82,518,827
INTEREST INCOME Interest on Loans to Members Interest on Investments  INTEREST EXPENSE Dividends on Members' Shares NET INTEREST INCOME PROVISION FOR LOAN LOSSES NET INTEREST INCOME AFTER PROVISION NON-INTEREST INCOME  GENERAL AND ADMINISTRATIVE EXPENSES Salaries and Benefits Operations Occupancy  INCOME FROM OPERATIONS		12,117,735 377,209 12,494,944 3,471,240 9,023,704 3,045,679 5,978,025 2,811,290 8,789,316 4,021,792 3,556,663 687,078 8,265,533 523,782	\$	98,671,474 3,794,871 102,466,344  22,499,713 79,966,632 16,763,810 63,202,821 27,263,482 90,466,304  37,899,142 37,710,730 6,908,955 82,518,827 7,947,477
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Robert O. Holman Transver