



STATEMENT OF FINANCIAL CONDITION
as of February 28, 2026

	CONSOLIDATED February 28, 2026	CONSOLIDATED January 31, 2026
ASSETS		
Loans to Members, Net of Allowance for Loan Losses..	\$ 2,658,556,531	\$ 2,686,321,368
Cash and Equivalents.....	186,401,029	122,721,474
Investments.....	74,513,935	79,638,316
Accrued Income.....	12,507,943	13,857,816
Prepaid and Deferred Expenses.....	31,617,244	35,635,783
Fixed Assets.....	60,189,623	60,089,862
Other Real Estate Owned.....	1,495,578	1,576,584
Other Assets.....	255,969,713	241,305,666
	<u>\$ 3,281,251,595</u>	<u>\$ 3,241,146,868</u>
LIABILITIES		
Members' Shares.....	2,904,560,825	2,864,746,093
Payables and Accrued Expenses.....	\$ 47,125,083	\$ 47,763,620
Other Liabilities.....	65,000,000	65,000,000
Total Liabilities.....	<u>\$ 3,016,685,908</u>	<u>\$ 2,977,509,713</u>
EQUITY		
Retained Earnings.....	264,565,688	263,637,155
Total Equity.....	<u>\$ 264,565,688</u>	<u>\$ 263,637,155</u>
	<u>\$ 3,281,251,595</u>	<u>\$ 3,241,146,868</u>

INCOME STATEMENT
For the Period Ended February 28, 2026

	CURRENT MONTH	YEAR-TO-DATE
INTEREST INCOME		
Interest on Loans to Members.....	\$ 13,269,171	\$ 28,085,269
Interest on Investments.....	396,760	723,391
	<u>13,665,931</u>	<u>28,808,659</u>
INTEREST EXPENSE		
Dividends on Members' Shares.....	4,420,258	9,328,132
NET INTEREST INCOME.....	9,245,674	19,480,528
PROVISION FOR LOAN LOSSES.....	2,134,615	3,739,094
NET INTEREST INCOME AFTER PROVISION	7,111,058	15,741,434
NON-INTEREST INCOME.....	2,965,210	6,048,416
	<u>10,076,269</u>	<u>21,789,850</u>
GENERAL AND ADMINISTRATIVE EXPENSES		
Salaries and Benefits.....	2,965,210	6,048,416
Operations.....	5,157,645	10,345,037
Occupancy.....	1,324,027	2,753,435
	<u>9,446,882</u>	<u>19,146,888</u>
INCOME FROM OPERATIONS.....	629,386	2,642,962
NON-OPERATING INCOME/EXPENSES.....	(74,667)	(174,597)
NET INCOME.....	<u>\$ 554,720</u>	<u>\$ 2,468,365</u>



Curtis A. Price

Curtis A. Price, Treasurer