



STATEMENT OF FINANCIAL CONDITION  
as of [October 31, 2025](#)

	CONSOLIDATED October 31, 2025	CONSOLIDATED September 30, 2025
<b>ASSETS</b>		
Loans to Members, Net of Allowance for Loan Losses..	\$ 2,704,500,723	\$ 2,718,056,500
Cash and Equivalents.....	119,519,316	44,999,600
Investments.....	83,663,640	83,946,104
Accrued Income.....	13,031,226	13,005,773
Prepaid and Deferred Expenses.....	30,125,786	29,305,444
Fixed Assets.....	60,722,816	60,271,710
Other Real Estate Owned.....	1,232,173	1,463,296
Other Assets.....	225,052,901	253,634,685
	<u>\$ 3,237,848,583</u>	<u>\$ 3,204,683,112</u>
<b>LIABILITIES</b>		
Members' Shares.....	2,822,625,324	2,792,364,637
Payables and Accrued Expenses.....	\$ 41,868,681	\$ 40,288,118
Other Liabilities.....	115,000,000	115,000,000
Total Liabilities.....	<u>\$ 2,979,494,005</u>	<u>\$ 2,947,652,756</u>
<b>EQUITY</b>		
Retained Earnings.....	258,354,577	257,030,357
Total Equity.....	<u>\$ 258,354,577</u>	<u>\$ 257,030,357</u>
	<u>\$ 3,237,848,583</u>	<u>\$ 3,204,683,112</u>

INCOME STATEMENT  
For the Period Ended [October 31, 2025](#)

	CURRENT MONTH	YEAR-TO-DATE
<b>INTEREST INCOME</b>		
Interest on Loans to Members.....	\$ 14,789,028	\$ 140,911,710
Interest on Investments.....	347,243	3,364,612
	<u>15,136,271</u>	<u>144,276,322</u>
<b>INTEREST EXPENSE</b>		
Dividends on Members' Shares.....	4,999,190	48,683,838
NET INTEREST INCOME.....	10,137,080	95,592,484
PROVISION FOR LOAN LOSSES.....	1,900,241	20,619,099
NET INTEREST INCOME AFTER PROVISION .....	8,236,839	74,973,385
NON-INTEREST INCOME.....	3,193,037	31,753,002
	<u>11,429,876</u>	<u>106,726,387</u>
<b>GENERAL AND ADMINISTRATIVE EXPENSES</b>		
Salaries and Benefits.....	3,193,037	31,753,002
Operations.....	5,863,600	52,211,088
Occupancy.....	1,176,911	12,179,898
	<u>10,233,548</u>	<u>96,143,988</u>
INCOME FROM OPERATIONS.....	1,196,328	10,582,399
NON-OPERATING INCOME/EXPENSES.....	(95,346)	(890,540)
NET INCOME.....	<u>\$ 1,100,982</u>	<u>\$ 9,691,859</u>



*Paul V. Annunziata*

Paul V. Annunziata, Treasurer