



STATEMENT OF FINANCIAL CONDITION
as of December 31, 2025

ASSETS

Loans to Members, Net of Allowance for Loan Losses..	\$ 2,697,997,295
Cash and Equivalents.....	75,436,041
Investments.....	81,041,596
Accrued Income.....	14,390,896
Prepaid and Deferred Expenses.....	36,536,596
Fixed Assets.....	60,113,310
Other Real Estate Owned.....	1,428,767
Other Assets.....	266,946,198

	CONSOLIDATED December 31, 2025	CONSOLIDATED November 30, 2025
	\$ 2,697,997,295	\$ 2,696,711,950
	75,436,041	91,836,260
	81,041,596	81,717,641
	14,390,896	13,351,375
	36,536,596	33,522,733
	60,113,310	60,079,237
	1,428,767	1,401,906
	266,946,198	267,104,223
	<u>\$ 3,233,890,698</u>	<u>\$ 3,245,725,326</u>

LIABILITIES

Members' Shares.....	2,851,260,942
Payables and Accrued Expenses.....	\$ 40,706,780
Other Liabilities.....	80,000,000
Total Liabilities.....	\$ 2,971,967,721

	2,845,271,532
	\$ 50,370,892
	90,000,000
	\$ 2,985,642,423

EQUITY

Retained Earnings.....	261,922,977
Total Equity.....	\$ 261,922,977
	<u>\$ 3,233,890,698</u>

	260,082,903
	\$ 260,082,903
	<u>\$ 3,245,725,326</u>

INCOME STATEMENT

For the Period Ended December 31, 2025

INTEREST INCOME

Interest on Loans to Members.....	\$ 15,224,291
Interest on Investments.....	336,999
	<u>15,561,289</u>

	CURRENT MONTH	YEAR-TO-DATE
	\$ 15,224,291	\$ 170,536,413
	336,999	4,082,952
	<u>15,561,289</u>	<u>174,619,365</u>

INTEREST EXPENSE

Dividends on Members' Shares.....	4,899,459
NET INTEREST INCOME.....	10,661,830
PROVISION FOR LOAN LOSSES.....	2,344,900
NET INTEREST INCOME AFTER PROVISION	8,316,930
NON-INTEREST INCOME.....	3,766,023

	58,427,742
	116,191,623
	24,562,241
	91,629,383
	38,672,023
	<u>130,301,405</u>

GENERAL AND ADMINISTRATIVE EXPENSES

Salaries and Benefits.....	3,766,023
Operations.....	4,577,223
Occupancy.....	2,072,340
	<u>10,415,586</u>
	116,156,863

	38,672,023
	62,015,388
	15,469,452
	116,156,863
	14,144,543
	(969,971)
	<u>\$ 1,628,579</u>
	<u>\$ 13,174,572</u>




Paul V. Annunziata, Treasurer