



STATEMENT OF FINANCIAL CONDITION
as of January 31, 2026

	CONSOLIDATED January 31, 2026	CONSOLIDATED December 31, 2025
ASSETS		
Loans to Members, Net of Allowance for Loan Losses...	\$ 2,686,321,368	\$ 2,697,997,295
Cash and Equivalents.....	122,721,474	75,436,041
Investments.....	79,638,316	81,041,596
Accrued Income.....	13,857,816	14,390,896
Prepaid and Deferred Expenses.....	35,635,783	36,536,596
Fixed Assets.....	60,089,862	60,113,310
Other Real Estate Owned.....	1,576,584	1,428,767
Other Assets.....	241,305,666	266,946,198
	<u>\$ 3,241,146,868</u>	<u>\$ 3,233,890,698</u>
LIABILITIES		
Members' Shares.....	2,864,746,093	2,851,260,942
Payables and Accrued Expenses.....	\$ 47,763,620	\$ 40,706,780
Other Liabilities.....	65,000,000	80,000,000
Total Liabilities.....	\$ 2,977,509,713	\$ 2,971,967,721
EQUITY		
Retained Earnings.....	263,637,155	261,922,977
Total Equity.....	<u>\$ 263,637,155</u>	<u>\$ 261,922,977</u>
	<u>\$ 3,241,146,868</u>	<u>\$ 3,233,890,698</u>

INCOME STATEMENT
For the Period Ended January 31, 2026

	CURRENT MONTH	YEAR-TO-DATE
INTEREST INCOME		
Interest on Loans to Members.....	\$ 14,816,098	\$ 14,816,098
Interest on Investments.....	326,630	326,630
	<u>15,142,728</u>	<u>15,142,728</u>
INTEREST EXPENSE		
Dividends on Members' Shares.....	4,907,874	4,907,874
NET INTEREST INCOME.....	10,234,854	10,234,854
PROVISION FOR LOAN LOSSES.....	1,604,479	1,604,479
NET INTEREST INCOME AFTER PROVISION	8,630,375	8,630,375
NON-INTEREST INCOME.....	3,083,206	3,083,206
	<u>11,713,581</u>	<u>11,713,581</u>
GENERAL AND ADMINISTRATIVE EXPENSES		
Salaries and Benefits.....	3,083,206	3,083,206
Operations.....	5,187,391	5,187,391
Occupancy.....	1,429,408	1,429,408
	<u>9,700,005</u>	<u>9,700,005</u>
INCOME FROM OPERATIONS.....	2,013,576	2,013,576
NON-OPERATING INCOME/EXPENSES.....	(99,931)	(99,931)
NET INCOME.....	<u>\$ 1,913,645</u>	<u>\$ 1,913,645</u>




 Paul V. Annunziata, Treasurer