



STATEMENT OF FINANCIAL CONDITION
as of July 31, 2025

ASSETS

Loans to Members, Net of Allowance for Loan Losses..
Cash and Equivalents.....
Investments.....
Accrued Income.....
Prepaid and Deferred Expenses.....
Fixed Assets.....
Other Real Estate Owned.....
Other Assets.....

CONSOLIDATED July 31, 2025	CONSOLIDATED June 30, 2025
\$ 2,668,352,935	\$ 2,654,539,796
62,641,944	50,454,751
84,303,127	81,630,028
12,608,472	12,304,737
27,348,391	27,372,720
59,560,028	58,632,299
2,046,334	1,372,306
277,184,987	251,257,894
<u>\$ 3,194,046,217</u>	<u>\$ 3,137,564,530</u>

LIABILITIES

Members' Shares.....
Payables and Accrued Expenses.....
Other Liabilities.....
Total Liabilities.....

2,788,789,751	2,804,335,158
\$ 37,733,350	\$ 31,621,745
115,000,000	50,000,000
<u>\$ 2,941,523,100</u>	<u>\$ 2,885,956,903</u>

EQUITY

Retained Earnings.....
Total Equity.....

252,523,117	251,607,627
<u>\$ 252,523,117</u>	<u>\$ 251,607,627</u>
<u>\$ 3,194,046,217</u>	<u>\$ 3,137,564,530</u>

INCOME STATEMENT
For the Period Ended July 31, 2025

INTEREST INCOME

Interest on Loans to Members.....
Interest on Investments.....

CURRENT MONTH	YEAR-TO-DATE
\$ 14,357,350	\$ 97,346,156
326,878	2,342,256
<u>14,684,228</u>	<u>99,688,412</u>

INTEREST EXPENSE

Dividends on Members' Shares.....

NET INTEREST INCOME.....
PROVISION FOR LOAN LOSSES.....
NET INTEREST INCOME AFTER PROVISION
NON-INTEREST INCOME.....

4,997,137	33,937,076
9,687,091	65,751,336
2,084,769	14,881,324
7,602,322	50,870,012
3,303,864	21,818,438
<u>10,906,186</u>	<u>72,688,450</u>

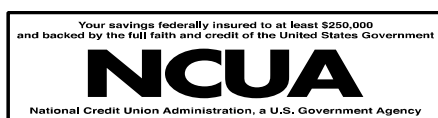
GENERAL AND ADMINISTRATIVE EXPENSES

Salaries and Benefits.....
Operations.....
Occupancy.....

5,004,586	32,042,494
4,274,645	29,493,195
742,822	5,242,426
<u>10,022,053</u>	<u>66,778,115</u>

INCOME FROM OPERATIONS.....
NON-OPERATING INCOME/EXPENSES.....
NET INCOME.....

884,133	5,910,335
(121,092)	(782,071)
<u>\$ 763,042</u>	<u>\$ 5,128,265</u>



Paul V. Annunziata
Paul V. Annunziata, Treasurer