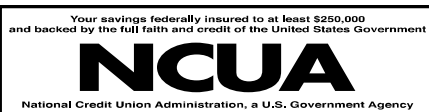


STATEMENT OF FINANCIAL CONDITION  
as of September 30, 2024

	CONSOLIDATED September 30, 2024	CONSOLIDATED August 31, 2024
<b>ASSETS</b>		
Loans to Members, Net of Allowance for Loan Losses..	\$ 2,400,093,065	\$ 2,369,517,885
Cash and Equivalents.....	148,654,527	215,267,123
Investments.....	101,287,978	102,001,209
Accrued Income.....	11,437,064	11,524,300
Prepaid and Deferred Expenses.....	26,151,273	24,369,030
Fixed Assets.....	52,810,983	51,405,404
Other Real Estate Owned.....	927,719	612,164
Other Assets.....	240,746,852	215,399,716
	<u>\$ 2,982,109,459</u>	<u>\$ 2,990,096,832</u>
<b>LIABILITIES</b>		
Members' Shares.....	2,692,219,904	2,692,959,671
Payables and Accrued Expenses.....	\$ 31,361,033	\$ 40,077,209
Other Liabilities.....	15,000,000	15,000,000
Total Liabilities.....	<u>\$ 2,738,580,937</u>	<u>\$ 2,748,036,880</u>
<b>EQUITY</b>		
Retained Earnings.....	243,528,522	242,059,952
Total Equity.....	<u>\$ 243,528,522</u>	<u>\$ 242,059,952</u>
	<u>\$ 2,982,109,459</u>	<u>\$ 2,990,096,832</u>

INCOME STATEMENT  
For the Period Ended September 30, 2024

	CURRENT MONTH	YEAR-TO-DATE
<b>INTEREST INCOME</b>		
Interest on Loans to Members.....	\$ 12,801,434	\$ 108,912,747
Interest on Investments.....	709,822	8,133,424
	<u>13,511,256</u>	<u>117,046,171</u>
<b>INTEREST EXPENSE</b>		
Dividends on Members' Shares.....	4,346,492	36,866,580
NET INTEREST INCOME.....	9,164,763	80,179,591
PROVISION FOR LOAN LOSSES.....	2,608,080	25,719,786
NET INTEREST INCOME AFTER PROVISION .....	6,556,683	54,459,805
NON-INTEREST INCOME.....	3,876,617	31,784,196
	<u>10,433,300</u>	<u>86,244,002</u>
<b>GENERAL AND ADMINISTRATIVE EXPENSES</b>		
Salaries and Benefits.....	4,055,861	37,523,068
Operations.....	5,210,152	37,745,643
Occupancy.....	697,179	6,092,983
	<u>9,963,192</u>	<u>81,361,694</u>
INCOME FROM OPERATIONS.....	470,108	4,882,308
NON-OPERATING INCOME/EXPENSES.....	190,866	6,658,253
NET INCOME.....	<u>\$ 660,974</u>	<u>\$ 11,540,561</u>




Robert O. Holmes, Treasurer