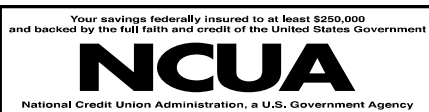


STATEMENT OF FINANCIAL CONDITION  
as of **October 31, 2024**

	CONSOLIDATED <b>October 31, 2024</b>	CONSOLIDATED <b>September 30, 2024</b>
<b>ASSETS</b>		
Loans to Members, Net of Allowance for Loan Losses..	\$ 2,465,872,223	\$ 2,400,093,065
Cash and Equivalents.....	70,876,244	148,654,527
Investments.....	99,358,037	101,287,978
Accrued Income.....	12,395,137	11,437,064
Prepaid and Deferred Expenses.....	26,289,700	26,151,273
Fixed Assets.....	53,110,145	52,810,983
Other Real Estate Owned.....	921,160	927,719
Other Assets.....	266,152,508	240,746,852
	<u>\$ 2,994,975,152</u>	<u>\$ 2,982,109,459</u>
<b>LIABILITIES</b>		
Members' Shares.....	2,701,541,354	2,692,219,904
Payables and Accrued Expenses.....	\$ 35,390,085	\$ 31,361,033
Other Liabilities.....	15,000,000	15,000,000
Total Liabilities.....	<u>\$ 2,751,931,439</u>	<u>\$ 2,738,580,937</u>
<b>EQUITY</b>		
Retained Earnings.....	243,043,714	243,528,522
Total Equity.....	<u>\$ 243,043,714</u>	<u>\$ 243,528,522</u>
	<u>\$ 2,994,975,152</u>	<u>\$ 2,982,109,459</u>

INCOME STATEMENT  
For the Period Ended **October 31, 2024**

	CURRENT MONTH	YEAR-TO-DATE
<b>INTEREST INCOME</b>		
Interest on Loans to Members.....	\$ 13,420,377	\$ 122,333,124
Interest on Investments.....	575,344	8,708,768
	<u>13,995,721</u>	<u>131,041,892</u>
<b>INTEREST EXPENSE</b>		
Dividends on Members' Shares.....	4,513,766	41,380,346
NET INTEREST INCOME.....	9,481,955	89,661,546
PROVISION FOR LOAN LOSSES.....	2,256,219	27,976,005
NET INTEREST INCOME AFTER PROVISION .....	7,225,735	61,685,541
NON-INTEREST INCOME.....	3,140,015	34,924,212
	<u>10,365,751</u>	<u>96,609,752</u>
<b>GENERAL AND ADMINISTRATIVE EXPENSES</b>		
Salaries and Benefits.....	4,467,491	41,990,559
Operations.....	5,083,954	42,829,597
Occupancy.....	692,029	6,785,012
	<u>10,243,473</u>	<u>91,605,167</u>
INCOME FROM OPERATIONS.....	122,277	5,004,585
NON-OPERATING INCOME/EXPENSES.....	634,623	7,292,876
NET INCOME.....	<u>\$ 756,901</u>	<u>\$ 12,297,461</u>



*Robert O. Holmes*  
Robert O. Holmes, Treasurer