



CONSOLIDATED MEMBERS STATEMENT OF FINANCIAL CONDITION

December 2024

Cash & Cash Equivalents	\$ 89,293,000
Investments	37,812,000
Total Loans	985,216,000
Allow For Credit Losses	<u>(12,549,000)</u>
Net Loans	972,667,000
Total Fixed Assets	21,471,000
All Other Assets	<u>24,642,000</u>
TOTAL ASSETS	1,145,885,000
Total Liabilities & Borrowings	30,655,000
Total Member Deposits	998,711,000
Total Non-Member Deposits	755,000
Total Equity	<u>115,764,000</u>
TOTAL LIABILITIES & EQUITY	1,145,885,000

CONSOLIDATED MEMBERS STATEMENT OF INCOME YEAR-TO-DATE

December 2024

Total Income	78,966,000
Dividend Expense, Interest on Borrowings/ Non-Member Deposits	(22,679,000)
Provision for Loan Loss	(9,230,000)
Operating Expenses	<u>(43,723,000)</u>
NET INCOME OR (LOSS)	\$ 3,334,000