



CONSOLIDATED MEMBERS STATEMENT OF FINANCIAL CONDITION

December 2025

Cash & Cash Equivalents	\$ 79,556,000
Investments	39,249,000
Total Loans	1,078,966,000
Allow For Credit Losses	<u>(15,369,000)</u>
Net Loans	1,063,597,000
Total Fixed Assets	30,113,000
All Other Assets	<u>26,799,000</u>
TOTAL ASSETS	1,239,314,000
Total Liabilities & Borrowings	85,095,000
Total Member Deposits	1,038,384,000
Total Non-Member Deposits	748,000
Total Equity	<u>115,087,000</u>
TOTAL LIABILITIES & EQUITY	1,239,314,000

CONSOLIDATED MEMBERS STATEMENT OF INCOME YEAR-TO-DATE

December 2025

Total Income	86,231,000
Dividend Expense,	
Interest on Borrowings/ Non-Member Deposits	(23,671,000)
Provision for Loan Loss	(12,224,000)
Operating Expenses	<u>(50,671,000)</u>
NET INCOME OR (LOSS)	(\$ 335,000)