

CONDENSED STATEMENTS OF FINANCIAL POSITION
AS OF DECEMBER 31 (in thousands)
(UNAUDITED)

| | 2025 | 2024 |
|---|----------------------|----------------------|
| ASSETS | | |
| Cash & Cash Equivalents | \$ 1,825,484 | \$ 2,373,300 |
| Loans Receivable, Net | 20,271,629 | 19,430,290 |
| Investments | 6,404,176 | 6,745,938 |
| Other Assets | 863,135 | 803,159 |
| TOTAL ASSETS | \$ 29,364,424 | \$ 29,352,687 |
| LIABILITIES & COOPERATIVE EQUITY | | |
| Liabilities | | |
| Member Share Accounts | \$ 25,761,296 | \$ 25,113,488 |
| Borrowed Funds | 222,351 | 1,328,727 |
| Other Liabilities | 341,536 | 332,503 |
| Total Liabilities | \$ 26,325,183 | \$ 26,774,718 |
| Total Cooperative Equity | \$ 3,039,241 | \$ 2,577,969 |
| TOTAL LIABILITIES & COOPERATIVE EQUITY | \$ 29,364,424 | \$ 29,352,687 |

CONDENSED STATEMENTS OF INCOME

FOR THE PERIODS ENDED DECEMBER 31 (in thousands)
(UNAUDITED)

| | 2025 | 2024 |
|---|-------------------|-------------------|
| Interest Income | \$ 1,449,990 | \$ 1,499,911 |
| Dividends & Interest Expense | 355,499 | 464,633 |
| Net Interest Income | 1,094,491 | 1,035,278 |
| Provision For Credit Losses | 129,706 | 134,337 |
| Net Interest Income After Provision For Credit Losses | 964,785 | 900,941 |
| Service Fees & Non-Interest Income | 216,258 | 244,013 |
| Non-Interest Expense | 1,008,113 | 938,414 |
| Net Income | \$ 172,930 | \$ 206,540 |