



**STATEMENTS OF FINANCIAL CONDITION  
AS OF SEPTEMBER 30, 2024  
(Unaudited)**

ASSETS	ANNUAL COMPARISON						MONTH COMPARISON					
	9/30/2024	%	9/30/2023	%	CHANGE	% CHANGE	9/30/2024	%	8/31/2024	%	CHANGE	% CHANGE
Gross Loans (Note 1)	\$ 541,864,222	77.47%	\$ 539,544,398	81.14%	\$ 2,319,824	0.43%	\$ 541,864,222	77.47%	\$ 539,225,099	77.85%	\$ 2,639,123	0.49%
Allowance for Credit Losses (Note 2)	(19,904,441)	-2.85%	(25,162,773)	-3.78%	5,258,332	-20.90%	(19,904,441)	-2.85%	(21,265,873)	-3.07%	1,361,432	-6.40%
Loans, Net	521,959,781	74.62%	514,381,625	77.36%	7,578,156	1.47%	521,959,781	74.62%	517,959,226	74.78%	4,000,555	0.77%
Cash & Equivalents (Note 3)	37,906,962	5.42%	22,332,824	3.36%	15,574,138	69.74%	37,906,962	5.42%	33,483,519	4.83%	4,423,444	13.21%
Investments (Net of ACL)	113,023,077	16.16%	101,371,459	15.25%	11,651,619	11.49%	113,023,077	16.16%	115,384,738	16.66%	(2,361,661)	-2.05%
Investment in CUSO BCA/BAIA	598,165	0.09%	518,086	0.08%	80,079	15.46%	598,165	0.09%	594,227	0.09%	3,938	0.66%
Fixed Assets, Net	11,384,505	1.63%	11,299,964	1.70%	84,541	0.75%	11,384,505	1.63%	11,310,323	1.63%	74,182	0.66%
Prepaid Expenses	443,852	0.06%	413,139	0.06%	30,714	7%	443,852	0.06%	510,560	0.07%	(66,707)	-13.07%
Interest Receivable	3,021,971	0.43%	1,904,927	0.29%	1,117,044	58.64%	3,021,971	0.43%	3,153,293	0.46%	(131,322)	-4.16%
Other Assets	11,029,394	1.58%	12,586,927	1.89%	(1,557,533)	-12.37%	11,029,394	1.58%	10,152,981	1.47%	876,413	8.63%
Works of Art	107,619	0.02%	107,619	0.02%	0	0%	107,619	0.02%	107,619	0.02%	0	0.00%
<b>TOTAL ASSETS</b>	<b>\$ 699,475,329</b>	<b>100.00%</b>	<b>\$ 664,916,570</b>	<b>100.00%</b>	<b>\$ 34,558,758</b>	<b>5.20%</b>	<b>\$ 699,475,329</b>	<b>100.00%</b>	<b>\$ 692,656,486</b>	<b>100.00%</b>	<b>\$ 6,818,843</b>	<b>0.98%</b>
<b>LIABILITIES &amp; EQUITY</b>												
<b>LIABILITIES</b>												
Share Savings (Note 4)	\$ 364,207,612	52.07%	\$ 378,863,457	56.98%	\$ (14,655,845)	-3.87%	364,207,612	52.07%	\$ 363,941,985	52.54%	\$ 265,627	0.07%
Share Draft	32,436,704	4.64%	29,579,135	4.45%	2,857,569	9.66%	32,436,704	4.64%	32,039,029	4.63%	397,675	1.24%
Share Certificates	222,327,209	31.78%	180,006,251	27.07%	42,320,958	23.51%	222,327,209	31.78%	217,568,708	31.41%	4,758,501	2.19%
<b>TOTAL SHARES</b>	<b>\$ 618,971,525</b>	<b>88.49%</b>	<b>\$ 588,448,843</b>	<b>88.50%</b>	<b>\$ 30,522,682</b>	<b>5.19%</b>	<b>\$ 618,971,525</b>	<b>88.49%</b>	<b>\$ 613,549,722</b>	<b>88.58%</b>	<b>\$ 5,421,803</b>	<b>0.88%</b>
Accrued Liabilities ( Note 5)	8,630,085	1.23%	22,689,369	3.41%	(14,059,284)	-61.96%	8,630,085	1.23%	8,382,305	1.21%	247,780	2.96%
Dividend & Interest payable on Deposits ( Note 6)	340,046	0.05%	264,171	0.04%	75,875	28.72%	340,046	0.05%	1,168,138	0.17%	(828,092)	-70.89%
<b>TOTAL OTHER LIABILITIES</b>	<b>8,970,131</b>	<b>1.28%</b>	<b>\$ 22,953,540</b>	<b>3.45%</b>	<b>\$ (13,983,409)</b>	<b>-60.92%</b>	<b>\$ 8,970,131</b>	<b>1.28%</b>	<b>\$ 9,550,443</b>	<b>1.38%</b>	<b>\$ (580,312)</b>	<b>-6.08%</b>
<b>TOTAL LIABILITIES</b>	<b>\$ 627,941,656</b>	<b>89.77%</b>	<b>\$ 611,402,383</b>	<b>91.95%</b>	<b>\$ 16,539,273</b>	<b>2.71%</b>	<b>\$ 627,941,656</b>	<b>89.77%</b>	<b>\$ 623,100,165</b>	<b>89.96%</b>	<b>\$ 4,841,491</b>	<b>0.78%</b>
<b>EQUITY</b>												
Undivided Earnings	61,934,494	8.85%	53,363,349	8.03%	8,571,145	16.06%	61,934,494	8.85%	61,934,494	8.94%	0	0.00%
Accum Unrealized Gain/Losses AFS	(50,026)	-0.01%	(1,325,052)	-0.20%	1,275,026	-96.22%	(50,026)	-0.01%	(76,721)	-0.01%	26,695	-34.80%
Net Income	9,649,204	1.38%	1,475,891	0.22%	8,173,314	553.79%	9,649,204	1.38%	7,698,548	1.11%	1,950,656	25.34%
<b>TOTAL EQUITY</b>	<b>\$ 71,533,672</b>	<b>10.23%</b>	<b>\$ 53,514,187</b>	<b>8.05%</b>	<b>\$ 18,019,485</b>	<b>33.67%</b>	<b>\$ 71,533,672</b>	<b>10.23%</b>	<b>\$ 69,556,320</b>	<b>10.04%</b>	<b>\$ 1,977,352</b>	<b>2.84%</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>\$ 699,475,329</b>	<b>100.00%</b>	<b>\$ 664,916,570</b>	<b>100.00%</b>	<b>\$ 34,558,758</b>	<b>5.20%</b>	<b>\$ 699,475,329</b>	<b>100.00%</b>	<b>\$ 692,656,486</b>	<b>100.00%</b>	<b>\$ 6,818,843</b>	<b>0.98%</b>

