



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

ASSETS	ANNUAL COMPARISON						MONTH COMPARISON					
	11/30/2024	%	11/30/2023	%	CHANGE	% CHANGE	11/30/2024	%	10/31/2024	%	CHANGE	% CHANGE
Gross Loans (Note 1)	\$ 552,398,725	75.23%	\$ 530,407,892	79.36%	\$ 21,990,832	4.15%	\$ 552,398,725	75.23%	\$ 542,162,299	76.95%	\$ 10,236,426	1.89%
Allowance for Credit Losses (Note 2)	(19,904,441)	-2.71%	(25,162,773)	-3.76%	5,258,332	-20.90%	(19,904,441)	-2.71%	(19,904,441)	-2.83%	-	0.00%
Loans, Net	532,494,284	72.52%	505,245,119	75.59%	27,249,164	5.39%	532,494,284	72.52%	522,257,858	74.13%	10,236,426	1.96%
Cash & Equivalents (Note 3)	36,176,624	4.93%	31,280,248	4.68%	4,896,375	15.65%	36,176,624	4.93%	32,834,528	4.66%	3,342,096	10.18%
Investments (Net of ACL)	139,518,866	19.00%	105,525,347	15.79%	33,993,520	32.21%	139,518,866	19.00%	121,419,656	17.23%	18,099,210	14.91%
Investment in CUSO BCA/BAIA	623,870	0.08%	529,732	0.08%	94,138	17.77%	623,870	0.08%	620,497	0.09%	3,373	0.54%
Fixed Assets, Net	11,819,446	1.61%	11,409,450	1.71%	409,996	3.59%	11,819,446	1.61%	11,318,389	1.61%	501,057	4.43%
Prepaid Expenses	386,435	0.05%	345,595	0.05%	40,840	12%	386,435	0.05%	426,714	0.06%	(40,279)	-9.44%
Interest Receivable	3,232,187	0.44%	1,877,778	0.28%	1,354,409	72.13%	3,232,187	0.44%	3,262,417	0.46%	(30,230)	-0.93%
Other Assets	9,927,590	1.35%	12,062,284	1.80%	(2,134,693)	-17.70%	9,927,590	1.35%	12,297,910	1.75%	(2,370,320)	-19.27%
Works of Art	107,619	0.01%	107,619	0.02%	0	0%	107,619	0.01%	107,619	0.02%	0	0.00%
TOTAL ASSETS	\$ 734,286,922	100.00%	\$ 668,383,172	100.00%	\$ 65,903,750	9.86%	\$ 734,286,922	100.00%	\$ 704,545,588	100.00%	\$ 29,741,334	4.22%
LIABILITIES & EQUITY												
LIABILITIES												
Share Savings (Note 4)	\$ 389,471,226	53.04%	\$ 372,149,772	55.68%	\$ 17,321,454	4.65%	389,471,226	53.04%	\$ 368,099,201	52.25%	\$ 21,372,025	5.81%
Share Draft	31,769,779	4.33%	31,077,401	4.65%	692,378	2.23%	31,769,779	4.33%	31,283,163	4.44%	486,617	1.56%
Share Certificates	227,747,722	31.02%	187,632,012	28.07%	40,115,709	21.38%	227,747,722	31.02%	223,397,565	31.71%	4,350,157	1.95%
TOTAL SHARES	\$ 648,988,727	88.38%	\$ 590,859,185	88.40%	\$ 58,129,541	9.84%	\$ 648,988,727	88.38%	\$ 622,779,928	88.39%	\$ 26,208,798	4.21%
Accrued Liabilities (Note 5)	8,217,951	1.12%	21,895,720	3.28%	(13,677,769)	-62.47%	8,217,951	1.12%	8,340,274	1.18%	(122,324)	-1.47%
Dividend & Interest payable on Deposits (Note 6)	1,171,293	0.16%	671,264	0.10%	500,029	74.49%	1,171,293	0.16%	769,303	0.11%	401,990	52.25%
TOTAL OTHER LIABILITIES	9,389,243	1.28%	\$ 22,566,984	3.38%	\$ (13,177,740)	-58.39%	\$ 9,389,243	1.28%	\$ 9,109,578	1.29%	\$ 279,666	3.07%
TOTAL LIABILITIES	\$ 658,377,970	89.66%	\$ 613,426,169	91.78%	\$ 44,951,801	7.33%	\$ 658,377,970	89.66%	\$ 631,889,506	89.69%	\$ 26,488,464	4.19%
EQUITY												
Undivided Earnings	64,302,315	8.76%	53,363,349	7.98%	10,938,966	20.50%	64,302,315	8.76%	61,934,494	8.79%	2,367,821	3.82%
Accum Unrealized Gain/Losses AFS	(43,706)	-0.01%	(983,321)	-0.15%	939,615	-95.56%	(43,706)	-0.01%	(49,685)	-0.01%	5,979	-12.03%
Net Income	11,650,343	1.59%	2,576,975	0.39%	9,073,368	352.09%	11,650,343	1.59%	10,771,273	1.53%	879,069	8.16%
TOTAL EQUITY	\$ 75,908,952	10.34%	\$ 54,957,003	8.22%	\$ 20,951,949	38.12%	\$ 75,908,952	10.34%	\$ 72,656,082	10.31%	\$ 3,252,870	4.48%
TOTAL LIABILITIES AND EQUITY	\$ 734,286,922	100.00%	\$ 668,383,172	100.00%	\$ 65,903,750	9.86%	\$ 734,286,922	100.00%	\$ 704,545,588	100.00%	\$ 29,741,334	4.22%