



**STATEMENTS OF FINANCIAL CONDITION  
AS OF DECEMBER 31, 2024  
(Unaudited)**

ASSETS	ANNUAL COMPARISON						MONTH COMPARISON					
	12/31/2024	%	12/31/2023	%	CHANGE	% CHANGE	12/31/2024	%	11/30/2024	%	CHANGE	% CHANGE
Gross Loans (Note 1)	\$ 551,243,171	75.68%	\$ 529,792,579	79.30%	\$ 21,450,592	4.05%	\$ 551,243,171	75.68%	\$ 552,398,725	75.23%	\$ (1,155,554)	-0.21%
Allowance for Credit Losses (Note 2)	(24,888,500)	-3.42%	(21,574,348)	-3.23%	(3,314,152)	15.36%	(24,888,500)	-3.42%	(19,904,441)	-2.71%	(4,984,059)	25.04%
Loans, Net	526,354,671	72.26%	508,218,231	76.07%	18,136,440	3.57%	526,354,671	72.26%	532,494,284	72.52%	(6,139,613)	-1.15%
Cash & Equivalents (Note 3)	35,024,214	4.81%	30,565,860	4.58%	4,458,354	14.59%	35,024,214	4.81%	36,176,624	4.93%	(1,152,410)	-3.19%
Investments (Net of ACL)	142,723,404	19.59%	107,686,700	16.12%	35,036,704	32.54%	142,723,404	19.59%	139,518,866	19.00%	3,204,538	2.30%
Investment in CUSO BCA/BAIA	626,225	0.09%	534,089	0.08%	92,136	17.25%	626,225	0.09%	623,870	0.08%	2,355	0.38%
Fixed Assets, Net	11,783,780	1.62%	11,338,882	1.70%	444,898	3.92%	11,783,780	1.62%	11,819,446	1.61%	(35,666)	-0.30%
Prepaid Expenses	330,910	0.05%	326,140	0.05%	4,769	1%	330,910	0.05%	386,435	0.05%	(55,525)	-14.37%
Interest Receivable	3,180,623	0.44%	2,039,106	0.31%	1,141,517	55.98%	3,180,623	0.44%	3,232,187	0.44%	(51,564)	-1.60%
Other Assets	8,277,352	1.14%	7,274,624	1.09%	1,002,729	13.78%	8,277,352	1.14%	9,927,590	1.35%	(1,650,238)	-16.62%
Works of Art	107,619	0.01%	107,619	0.02%	0	0%	107,619	0.01%	107,619	0.01%	0	0.00%
<b>TOTAL ASSETS</b>	<b>\$ 728,408,798</b>	<b>100.00%</b>	<b>\$ 668,091,249</b>	<b>100.00%</b>	<b>\$ 60,317,548</b>	<b>9.03%</b>	<b>\$ 728,408,798</b>	<b>100.00%</b>	<b>\$ 734,286,922</b>	<b>100.00%</b>	<b>\$ (5,878,124)</b>	<b>-0.80%</b>
<b>LIABILITIES &amp; EQUITY</b>												
<b>LIABILITIES</b>												
Share Savings (Note 4)	\$ 387,598,286	53.21%	\$ 366,936,859	54.92%	\$ 20,661,427	5.63%	387,598,286	53.21%	\$ 389,471,226	53.04%	\$ (1,872,940)	-0.48%
Share Draft	29,797,908	4.09%	29,612,731	4.43%	185,177	0.63%	29,797,908	4.09%	31,769,779	4.33%	(1,971,871)	-6.21%
Share Certificates	230,819,997	31.69%	190,802,234	28.56%	40,017,762	20.97%	230,819,997	31.69%	227,747,722	31.02%	3,072,275	1.35%
<b>TOTAL SHARES</b>	<b>\$ 648,216,191</b>	<b>88.99%</b>	<b>\$ 587,351,825</b>	<b>87.91%</b>	<b>\$ 60,864,366</b>	<b>10.36%</b>	<b>\$ 648,216,191</b>	<b>88.99%</b>	<b>\$ 648,988,727</b>	<b>88.38%</b>	<b>\$ (772,536)</b>	<b>-0.12%</b>
Accrued Liabilities ( Note 5)	8,494,256	1.17%	19,321,037	2.89%	(10,826,781)	-56.04%	8,494,256	1.17%	8,217,951	1.12%	276,305	3.36%
Dividend & Interest payable on Deposits ( Note 6)	369,548	0.05%	308,183	0.05%	61,365	19.91%	369,548	0.05%	1,171,293	0.16%	(801,745)	-68.45%
<b>TOTAL OTHER LIABILITIES</b>	<b>8,863,804</b>	<b>1.22%</b>	<b>\$ 19,629,220</b>	<b>2.94%</b>	<b>\$ (10,765,416)</b>	<b>-54.84%</b>	<b>\$ 8,863,804</b>	<b>1.22%</b>	<b>\$ 9,389,243</b>	<b>1.28%</b>	<b>\$ (525,439)</b>	<b>-5.60%</b>
<b>TOTAL LIABILITIES</b>	<b>\$ 657,079,995</b>	<b>90.21%</b>	<b>\$ 606,981,044</b>	<b>90.85%</b>	<b>\$ 50,098,951</b>	<b>8.25%</b>	<b>\$ 657,079,995</b>	<b>90.21%</b>	<b>\$ 658,377,970</b>	<b>89.66%</b>	<b>\$ (1,297,975)</b>	<b>-0.20%</b>
<b>EQUITY</b>												
Undivided Earnings	71,372,617	9.80%	61,934,494	9.27%	9,438,123	15.24%	71,372,617	9.80%	64,302,315	8.76%	7,070,302	11.00%
Accum Unrealized Gain/Losses AFS	(43,815)	-0.01%	(824,289)	-0.12%	780,474	-94.68%	(43,815)	-0.01%	(43,706)	-0.01%	(108)	0.25%
Net Income		0.00%		0.00%	-	0.00%	-	0.00%	11,650,343	1.59%	(11,650,343)	-100.00%
<b>TOTAL EQUITY</b>	<b>\$ 71,328,803</b>	<b>9.79%</b>	<b>\$ 61,110,205</b>	<b>9.15%</b>	<b>\$ 10,218,598</b>	<b>16.72%</b>	<b>\$ 71,328,803</b>	<b>9.79%</b>	<b>\$ 75,908,952</b>	<b>10.34%</b>	<b>\$ (4,580,149)</b>	<b>-6.03%</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>\$ 728,408,798</b>	<b>100.00%</b>	<b>\$ 668,091,249</b>	<b>100.00%</b>	<b>\$ 60,317,548</b>	<b>9.03%</b>	<b>\$ 728,408,798</b>	<b>100.00%</b>	<b>\$ 734,286,922</b>	<b>100.00%</b>	<b>\$ (5,878,124)</b>	<b>-0.80%</b>

