



**STATEMENTS OF FINANCIAL CONDITION  
AS OF JANUARY 31, 2025  
(Unaudited)**

ASSETS	ANNUAL COMPARISON						MONTH COMPARISON					
	1/31/2025	%	1/31/2024	%	CHANGE	% CHANGE	1/31/2025	%	12/31/2024	%	CHANGE	% CHANGE
Gross Loans (Note 1)	\$ 555,787,052	75.21%	\$ 527,513,682	78.73%	\$ 28,273,370	5.36%	\$ 555,787,052	75.21%	\$ 551,243,171	75.68%	\$ 4,543,882	0.82%
Allowance for Credit Losses (Note 2)	(24,888,500)	-3.37%	(21,574,348)	-3.22%	(3,314,152)	15.36%	(24,888,500)	-3.37%	(24,888,500)	-3.42%	0	0.00%
Loans, Net	530,898,552	71.84%	505,939,334	75.51%	24,959,218	4.93%	530,898,552	71.84%	526,354,671	72.26%	4,543,882	0.86%
Cash & Equivalents (Note 3)	35,909,689	4.86%	31,568,435	4.71%	4,341,254	13.75%	35,909,689	4.86%	35,024,214	4.81%	885,475	2.53%
Investments (Net of ACL)	144,644,609	19.57%	107,427,235	16.03%	37,217,374	34.64%	144,644,609	19.57%	142,723,404	19.59%	1,921,205	1.35%
Investment in CUSO BCA/BAIA	626,225	0.08%	534,089	0.08%	92,136	17.25%	626,225	0.08%	626,225	0.09%	-	0.00%
Fixed Assets, Net	11,710,729	1.58%	11,267,107	1.68%	443,622	3.94%	11,710,729	1.58%	11,783,780	1.62%	(73,051)	-0.62%
Prepaid Expenses	450,595	0.06%	402,240	0.06%	48,356	12%	450,595	0.06%	330,910	0.05%	119,685	36.17%
Interest Receivable	3,151,240	0.43%	2,007,342	0.30%	1,143,898	56.99%	3,151,240	0.43%	3,180,623	0.44%	(29,383)	-0.92%
Other Assets	11,469,830	1.55%	10,811,756	1.61%	658,073	6.09%	11,469,830	1.55%	8,277,352	1.14%	3,192,477	38.57%
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>\$ 738,969,088</b>	<b>100.00%</b>	<b>\$ 670,065,157</b>	<b>100.00%</b>	<b>\$ 68,903,931</b>	<b>10.28%</b>	<b>\$ 738,969,088</b>	<b>100.00%</b>	<b>\$ 728,408,798</b>	<b>100.00%</b>	<b>\$ 10,560,290</b>	<b>1.45%</b>
<b>LIABILITIES &amp; EQUITY</b>												
<b>LIABILITIES</b>												
Share Savings (Note 4)	\$ 389,757,781	52.74%	\$ 360,857,164	53.85%	\$ 28,900,616	8.01%	389,757,781	52.74%	\$ 387,598,286	53.21%	\$ 2,159,495	0.56%
Share Draft	31,701,490	4.29%	32,762,258	4.89%	(1,060,768)	-3.24%	31,701,490	4.29%	29,797,908	4.09%	1,903,581	6.39%
Share Certificates	233,399,465	31.58%	194,476,457	29.02%	38,923,008	20.01%	233,399,465	31.58%	230,819,997	31.69%	2,579,468	1.12%
<b>TOTAL SHARES</b>	<b>\$ 654,858,735</b>	<b>88.62%</b>	<b>\$ 588,095,879</b>	<b>87.77%</b>	<b>\$ 66,762,856</b>	<b>11.35%</b>	<b>\$ 654,858,735</b>	<b>88.62%</b>	<b>\$ 648,216,191</b>	<b>88.99%</b>	<b>\$ 6,642,544</b>	<b>1.02%</b>
Accrued Liabilities ( Note 5)	10,869,565	1.47%	19,427,372	2.90%	(8,557,806)	-44.05%	10,869,565	1.47%	8,494,256	1.17%	2,375,309	27.96%
Dividend & Interest payable on Deposits ( Note 6)	852,418	0.12%	689,897	0.10%	162,521	23.56%	852,418	0.12%	369,548	0.05%	482,870	130.66%
<b>TOTAL OTHER LIABILITIES</b>	<b>11,721,983</b>	<b>1.59%</b>	<b>\$ 20,117,269</b>	<b>3.00%</b>	<b>\$ (8,395,286)</b>	<b>-41.73%</b>	<b>\$ 11,721,983</b>	<b>1.59%</b>	<b>\$ 8,863,804</b>	<b>1.22%</b>	<b>\$ 2,858,179</b>	<b>32.25%</b>
<b>TOTAL LIABILITIES</b>	<b>\$ 666,580,718</b>	<b>90.20%</b>	<b>\$ 608,213,148</b>	<b>90.77%</b>	<b>\$ 58,367,571</b>	<b>9.60%</b>	<b>\$ 666,580,718</b>	<b>90.20%</b>	<b>\$ 657,079,995</b>	<b>90.21%</b>	<b>\$ 9,500,723</b>	<b>1.45%</b>
<b>EQUITY</b>												
Undivided Earnings	71,372,617	9.66%	61,934,494	9.24%	9,438,123	15.24%	71,372,617	9.66%	71,372,617	9.80%	0	0.00%
Accum Unrealized Gain/Losses AFS	(42,206)	-0.01%	(686,279)	-0.10%	644,073	-93.85%	(42,206)	-0.01%	(43,815)	-0.01%	1,609	-3.67%
Net Income	1,057,957	0.14%	603,794	0.09%	454,164	0.00%	1,057,957	0.14%	-	0.00%	1,057,957	0.00%
<b>TOTAL EQUITY</b>	<b>\$ 72,388,369</b>	<b>9.80%</b>	<b>\$ 61,852,009</b>	<b>9.23%</b>	<b>\$ 10,536,360</b>	<b>17.03%</b>	<b>\$ 72,388,369</b>	<b>9.80%</b>	<b>\$ 71,328,803</b>	<b>9.79%</b>	<b>\$ 1,059,567</b>	<b>1.49%</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>\$ 738,969,088</b>	<b>100.00%</b>	<b>\$ 670,065,157</b>	<b>100.00%</b>	<b>\$ 68,903,931</b>	<b>10.28%</b>	<b>\$ 738,969,088</b>	<b>100.00%</b>	<b>\$ 728,408,798</b>	<b>100.00%</b>	<b>\$ 10,560,290</b>	<b>1.45%</b>