



**STATEMENTS OF FINANCIAL CONDITION
AS OF FEBRUARY 28, 2025
(Unaudited)**

ASSETS	ANNUAL COMPARISON						MONTH COMPARISON					
	2/28/2025	%	2/28/2024	%	CHANGE	% CHANGE	2/28/2025	%	1/31/2025	%	CHANGE	% CHANGE
Gross Loans (Note 1)	\$ 561,067,352	75.39%	\$ 525,549,928	78.01%	\$ 35,517,424	6.76%	\$ 561,067,352	75.39%	\$ 555,787,052	75.21%	\$ 5,280,299	0.95%
Allowance for Credit Losses (Note 2)	(24,888,500)	-3.34%	(21,574,348)	-3.20%	(3,314,152)	15.36%	(24,888,500)	-3.34%	(24,888,500)	-3.37%	-	0.00%
Loans, Net	536,178,852	72.05%	503,975,580	74.81%	32,203,272	6.39%	536,178,852	72.05%	530,898,552	71.84%	5,280,299	0.99%
Cash & Equivalents (Note 3)	45,717,315	6.14%	34,542,153	5.13%	11,175,162	32.35%	45,717,315	6.14%	35,909,689	4.86%	9,807,626	27.31%
Investments (Net of ACL)	134,866,028	18.12%	108,440,874	16.10%	26,425,154	24.37%	134,866,028	18.12%	144,644,609	19.57%	(9,778,581)	-6.76%
Investment in CUSO BCA/BAIA	632,259	0.08%	542,652	0.08%	89,607	16.51%	632,259	0.08%	626,225	0.08%	6,034	0.96%
Fixed Assets, Net	11,658,484	1.57%	11,371,202	1.69%	287,282	2.53%	11,658,484	1.57%	11,710,729	1.58%	(52,245)	-0.45%
Prepaid Expenses	412,867	0.06%	387,446	0.06%	25,421	7%	412,867	0.06%	450,595	0.06%	(37,729)	-8.37%
Interest Receivable	2,738,720	0.37%	1,910,472	0.28%	828,248	43.35%	2,738,720	0.37%	3,151,240	0.43%	(412,520)	-13.09%
Other Assets	11,882,493	1.60%	12,396,971	1.84%	(514,479)	-4.15%	11,882,493	1.60%	11,469,830	1.55%	412,663	3.60%
Works of Art	107,619	0.01%	107,619	0.02%	0	0%	107,619	0.01%	107,619	0.01%	0	0.00%
TOTAL ASSETS	\$ 744,194,636	100.00%	\$ 673,674,968	100.00%	\$ 70,519,667	10.47%	\$ 744,194,636	100.00%	\$ 738,969,088	100.00%	\$ 5,225,548	0.71%
LIABILITIES & EQUITY												
LIABILITIES												
Share Savings (Note 4)	\$ 391,723,207	52.64%	\$ 361,836,405	53.71%	\$ 29,886,802	8.26%	391,723,207	52.64%	\$ 389,757,781	52.74%	\$ 1,965,427	0.50%
Share Draft	33,262,830	4.47%	30,460,085	4.52%	2,802,745	9.20%	33,262,830	4.47%	31,701,490	4.29%	1,561,341	4.93%
Share Certificates	234,415,154	31.50%	198,035,120	29.40%	36,380,034	18.37%	234,415,154	31.50%	233,399,465	31.58%	1,015,690	0.44%
TOTAL SHARES	\$ 659,401,192	88.61%	\$ 590,331,610	87.63%	\$ 69,069,582	11.70%	\$ 659,401,192	88.61%	\$ 654,858,735	88.62%	\$ 4,542,457	0.69%
Accrued Liabilities (Note 5)	10,777,639	1.45%	19,595,398	2.91%	(8,817,759)	-45.00%	10,777,639	1.45%	10,869,565	1.47%	(91,927)	-0.85%
Dividend & Interest payable on Deposits (Note 6)	1,220,276	0.16%	1,006,630	0.15%	213,646	21.22%	1,220,276	0.16%	852,418	0.12%	367,858	43.15%
TOTAL OTHER LIABILITIES	11,997,915	1.61%	\$ 20,602,028	3.06%	\$ (8,604,113)	-41.76%	\$ 11,997,915	1.61%	\$ 11,721,983	1.59%	\$ 275,932	2.35%
TOTAL LIABILITIES	\$ 671,399,107	90.22%	\$ 610,933,638	90.69%	\$ 60,465,469	9.90%	\$ 671,399,107	90.22%	\$ 666,580,718	90.20%	\$ 4,818,388	0.72%
EQUITY												
Undivided Earnings	71,372,617	9.59%	61,934,494	9.19%	9,438,123	15.24%	71,372,617	9.59%	71,372,617	9.66%	0	0.00%
Accum Unrealized Gain/Losses AFS	(43,131)	-0.01%	(561,860)	-0.08%	518,728	-92.32%	(43,131)	-0.01%	(42,206)	-0.01%	(926)	2.19%
Net Income	1,466,043	0.20%	1,368,696	0.20%	97,347	7.11%	1,466,043	0.20%	1,057,957	0.14%	408,085	38.57%
TOTAL EQUITY	\$ 72,795,529	9.78%	\$ 62,741,330	9.31%	\$ 10,054,199	16.02%	\$ 72,795,529	9.78%	\$ 72,388,369	9.80%	\$ 407,159	0.56%
TOTAL LIABILITIES AND EQUITY	\$ 744,194,636	100.00%	\$ 673,674,968	100.00%	\$ 70,519,667	10.47%	\$ 744,194,636	100.00%	\$ 738,969,088	100.00%	\$ 5,225,548	0.71%

