



STATEMENTS OF FINANCIAL CONDITION
AS OF APRIL 30, 2025
(Unaudited)

ANNUAL COMPARISON							MONTH COMPARISON					
<u>ASSETS</u>	4/30/2025	%	4/30/2024	%	CHANGE	% CHANGE	4/30/2025	%	3/31/2025	%	CHANGE	% CHANGE
Gross Loans (Note 1)	\$ 588,129,821	78.22%	\$ 524,716,611	76.70%	\$ 63,413,210	12.09%	\$ 588,129,821	78.22%	\$ 571,907,871	76.04%	\$ 16,221,950	2.84%
Allowance for Credit Losses (Note 2)	(29,251,334)	-3.89%	(20,290,285)	-2.97%	(8,961,049)	44.16%	(29,251,334)	-3.89%	(29,251,334)	-3.89%	-	0.00%
Loans, Net	558,878,487	74.33%	504,426,326	73.74%	54,452,161	10.79%	558,878,487	74.33%	542,656,537	72.15%	16,221,950	2.99%
Cash & Equivalents (Note 3)	41,919,753	5.58%	31,659,791	4.63%	10,259,962	32.41%	41,919,753	5.58%	46,800,015	6.22%	(4,880,262)	-10.43%
Investments (Net of ACL)	123,908,044	16.48%	122,096,629	17.85%	1,811,415	1.48%	123,908,044	16.48%	135,482,419	18.01%	(11,574,375)	-8.54%
Investment in CUSO BCA/BAIA	641,556	0.09%	544,159	0.08%	97,398	17.90%	641,556	0.09%	632,259	0.08%	9,298	1.47%
Fixed Assets, Net	11,594,461	1.54%	11,258,959	1.65%	335,502	2.98%	11,594,461	1.54%	11,640,629	1.55%	(46,167)	-0.40%
Prepaid Expenses	331,971	0.04%	434,185	0.06%	(102,214)	-24%	331,971	0.04%	388,816	0.05%	(56,845)	-14.62%
Interest Receivable	2,884,310	0.38%	2,167,776	0.32%	716,534	33.05%	2,884,310	0.38%	3,031,893	0.40%	(147,583)	-4.87%
Other Assets	11,619,675	1.55%	11,385,836	1.66%	233,839	2.05%	11,619,675	1.55%	11,373,366	1.51%	246,309	2.17%
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	\$ 751,885,877	100.00%	\$ 684,081,280	100.00%	\$ 67,804,598	9.91%	\$ 751,885,877	100.00%	\$ 752,113,554	100.00%	\$ (227,677)	-0.03%
<u>LIABILITIES & EQUITY</u>												
LIABILITIES												
Share Savings (Note 4)	\$ 392,689,151	52.23%	\$ 362,891,108	53.05%	\$ 29,798,043	8.21%	392,689,151	52.23%	\$ 395,352,048	52.57%	\$ (2,662,897)	-0.67%
Share Draft	35,122,785	4.67%	31,676,552	4.63%	3,446,233	10.88%	35,122,785	4.67%	35,571,185	4.73%	(448,399)	-1.26%
Share Certificates	236,859,298	31.50%	201,308,936	29.43%	35,550,361	17.66%	236,859,298	31.50%	236,761,559	31.48%	97,738	0.04%
TOTAL SHARES	\$ 664,671,234	88.40%	\$ 595,876,596	87.11%	\$ 68,794,638	11.55%	\$ 664,671,234	88.40%	\$ 667,684,792	88.77%	\$ (3,013,558)	-0.45%
Accrued Liabilities (Note 5)	16,355,821	2.18%	21,798,480	3.19%	(5,442,659)	-24.97%	16,355,821	2.18%	15,162,325	2.02%	1,193,496	7.87%
Dividend & Interest payable on Deposits (Note 6)	588,699	0.08%	694,662	0.10%	(105,963)	-15.25%	588,699	0.08%	369,860	0.05%	218,839	59.17%
TOTAL OTHER LIABILITIES	16,944,520	2.25%	\$ 22,493,142	3.29%	\$ (5,548,622)	-24.67%	\$ 16,944,520	2.25%	\$ 15,532,185	2.07%	\$ 1,412,335	9.09%
TOTAL LIABILITIES	\$ 681,615,754	90.65%	\$ 618,369,738	90.39%	\$ 63,246,016	10.23%	\$ 681,615,754	90.65%	\$ 683,216,977	90.84%	\$ (1,601,223)	-0.23%
EQUITY												
Undivided Earnings	68,885,122	9.16%	61,934,494	9.05%	6,950,628	11.22%	68,885,122	9.16%	68,885,122	9.16%	0	0.00%
Accum Unrealized Gain/Losses AFS	(13,698)	0.00%	(326,431)	-0.05%	312,733	-95.80%	(13,698)	0.00%	(19,163)	0.00%	5,465	-28.52%
Net Income	1,398,699	0.19%	4,103,478	0.60%	(2,704,779)	0.00%	1,398,699	0.19%	30,619	0.00%	1,368,081	4468.14%
TOTAL EQUITY	\$ 70,270,123	9.35%	\$ 65,711,541	9.61%	\$ 4,558,582	6.94%	\$ 70,270,123	9.35%	\$ 68,896,577	9.16%	\$ 1,373,546	1.99%
TOTAL LIABILITIES AND EQUITY	\$ 751,885,877	100.00%	\$ 684,081,280	100.00%	\$ 67,804,598	9.91%	\$ 751,885,877	100.00%	\$ 752,113,554	100.00%	\$ (227,677)	-0.03%

