



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

|   | ANNUAL COMPARISON     |                |                       |                |                      |               | MONTH COMPARISON      |                |                       |                |                       |               |
|---|-----------------------|----------------|-----------------------|----------------|----------------------|---------------|-----------------------|----------------|-----------------------|----------------|-----------------------|---------------|
| <u>ASSETS</u>                                     | 5/31/2025             | %              | 5/31/2024             | %              | CHANGE               | % CHANGE      | 5/31/2025             | %              | 4/30/2025             | %              | CHANGE                | % CHANGE      |
| Gross Loans (Note 1)                              | \$ 606,457,929        | 80.37%         | \$ 524,364,546        | 77.41%         | \$ 82,093,383        | 15.66%        | \$ 606,457,929        | 80.37%         | \$ 588,129,821        | 78.22%         | \$ 18,328,108         | 3.12%         |
| Allowance for Credit Losses (Note 2)              | (29,251,334)          | -3.88%         | (20,290,285)          | -3.00%         | (8,961,049)          | 44.16%        | (29,251,334)          | -3.88%         | (29,251,334)          | -3.89%         | -                     | 0.00%         |
| Loans, Net  | 577,206,595           | 76.49%         | 504,074,261           | 74.42%         | 73,132,334           | 14.51%        | 577,206,595           | 76.49%         | 558,878,487           | 74.33%         | 18,328,108            | 3.28%         |
| Cash & Equivalents (Note 3)                       | 40,468,862            | 5.36%          | 29,836,646            | 4.40%          | 10,632,216           | 35.63%        | 40,468,862            | 5.36%          | 41,919,753            | 5.58%          | (1,450,891)           | -3.46%        |
| Investments (Net of ACL)                          | 110,894,225           | 14.70%         | 118,659,103           | 17.52%         | (7,764,878)          | -6.54%        | 110,894,225           | 14.70%         | 123,908,044           | 16.48%         | (13,013,819)          | -10.50%       |
| Investment in CUSO BCA/BAIA                       | 644,555               | 0.09%          | 545,895               | 0.08%          | 98,660               | 18.07%        | 644,555               | 0.09%          | 641,556               | 0.09%          | 2,999                 | 0.47%         |
| Fixed Assets, Net                                 | 11,527,563            | 1.53%          | 11,238,548            | 1.66%          | 289,015              | 2.57%         | 11,527,563            | 1.53%          | 11,594,461            | 1.54%          | (66,899)              | -0.58%        |
| Prepaid Expenses                                  | 459,193               | 0.06%          | 368,106               | 0.05%          | 91,087               | 25%           | 459,193               | 0.06%          | 331,971               | 0.04%          | 127,221               | 38.32%        |
| Interest Receivable                               | 3,030,872             | 0.40%          | 2,446,108             | 0.36%          | 584,763              | 23.91%        | 3,030,872             | 0.40%          | 2,884,310             | 0.38%          | 146,561               | 5.08%         |
| Other Assets                                      | 10,238,985            | 1.36%          | 10,097,920            | 1.49%          | 141,064              | 1.40%         | 10,238,985            | 1.36%          | 11,619,675            | 1.55%          | (1,380,690)           | -11.88%       |
| 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>\$ 754,578,468</b> | <b>100.00%</b> | <b>\$ 677,374,206</b> | <b>100.00%</b> | <b>\$ 77,204,262</b> | <b>11.40%</b> | <b>\$ 754,578,468</b> | <b>100.00%</b> | <b>\$ 751,885,877</b> | <b>100.00%</b> | <b>\$ 2,692,591</b>   | <b>0.36%</b>  |
| <b><u>LIABILITIES &amp; EQUITY</u></b>            |                       |                |                       |                |                      |               |                       |                |                       |                |                       |               |
| <b>LIABILITIES</b>                                |                       |                |                       |                |                      |               |                       |                |                       |                |                       |               |
| Share Savings (Note 4)                            | \$ 391,926,012        | 51.94%         | \$ 363,904,166        | 53.72%         | \$ 28,021,846        | 7.70%         | 391,926,012           | 51.94%         | \$ 392,689,151        | 52.23%         | \$ (763,139)          | -0.19%        |
| Share Draft                                       | 34,977,311            | 4.64%          | 32,325,135            | 4.77%          | 2,652,175            | 8.20%         | 34,977,311            | 4.64%          | 35,122,785            | 4.67%          | (145,475)             | -0.41%        |
| Share Certificates                                | 240,537,374           | 31.88%         | 205,933,983           | 30.40%         | 34,603,391           | 16.80%        | 240,537,374           | 31.88%         | 236,859,298           | 31.50%         | 3,678,076             | 1.55%         |
| <b>TOTAL SHARES</b>                               | <b>\$ 667,440,697</b> | <b>88.45%</b>  | <b>\$ 602,163,284</b> | <b>88.90%</b>  | <b>\$ 65,277,412</b> | <b>10.84%</b> | <b>\$ 667,440,697</b> | <b>88.45%</b>  | <b>\$ 664,671,234</b> | <b>88.40%</b>  | <b>\$ 2,769,463</b>   | <b>0.42%</b>  |
| Accrued Liabilities ( Note 5)                     | 14,417,246            | 1.91%          | 7,435,057             | 1.10%          | 6,982,189            | 93.91%        | 14,417,246            | 1.91%          | 16,355,821            | 2.18%          | (1,938,575)           | -11.85%       |
| Dividend & Interest payable on Deposits ( Note 6) | 864,574               | 0.11%          | 1,126,506             | 0.17%          | (261,931)            | -23.25%       | 864,574               | 0.11%          | 588,699               | 0.08%          | 275,875               | 46.86%        |
| <b>TOTAL OTHER LIABILITIES</b>                    | <b>15,281,820</b>     | <b>2.03%</b>   | <b>\$ 8,561,563</b>   | <b>1.26%</b>   | <b>\$ 6,720,257</b>  | <b>78.49%</b> | <b>\$ 15,281,820</b>  | <b>2.03%</b>   | <b>\$ 16,944,520</b>  | <b>2.25%</b>   | <b>\$ (1,662,700)</b> | <b>-9.81%</b> |
| <b>TOTAL LIABILITIES</b>                          | <b>\$ 682,722,517</b> | <b>90.48%</b>  | <b>\$ 610,724,847</b> | <b>90.16%</b>  | <b>\$ 71,997,670</b> | <b>11.79%</b> | <b>\$ 682,722,517</b> | <b>90.48%</b>  | <b>\$ 681,615,754</b> | <b>90.65%</b>  | <b>\$ 1,106,763</b>   | <b>0.16%</b>  |
| <b>EQUITY</b>                                     |                       |                |                       |                |                      |               |                       |                |                       |                |                       |               |
| Undivided Earnings                                | 68,885,122            | 9.13%          | 61,934,494            | 9.14%          | 6,950,628            | 11.22%        | 68,885,122            | 9.13%          | 68,885,122            | 9.16%          | 0                     | 0.00%         |
| Accum Unrealized Gain/Losses AFS                  | (26,487)              | 0.00%          | (220,788)             | -0.03%         | 194,301              | -88.00%       | (26,487)              | 0.00%          | (13,698)              | 0.00%          | (12,788)              | 93.36%        |
| Net Income  | 2,997,315             | 0.40%          | 4,935,653             | 0.73%          | (1,938,337)          | -39.27%       | 2,997,315             | 0.40%          | 1,398,699             | 0.19%          | 1,598,616             | 114.29%       |
| <b>TOTAL EQUITY</b>                               | <b>\$ 71,855,951</b>  | <b>9.52%</b>   | <b>\$ 66,649,359</b>  | <b>9.84%</b>   | <b>\$ 5,206,592</b>  | <b>7.81%</b>  | <b>\$ 71,855,951</b>  | <b>9.52%</b>   | <b>\$ 70,270,123</b>  | <b>9.35%</b>   | <b>\$ 1,585,828</b>   | <b>2.26%</b>  |
| <b>TOTAL LIABILITIES AND EQUITY</b>               | <b>\$ 754,578,468</b> | <b>100.00%</b> | <b>\$ 677,374,206</b> | <b>100.00%</b> | <b>\$ 77,204,262</b> | <b>11.40%</b> | <b>\$ 754,578,468</b> | <b>100.00%</b> | <b>\$ 751,885,877</b> | <b>100.00%</b> | <b>\$ 2,692,591</b>   | <b>0.36%</b>  |

