



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

ASSETS	ANNUAL COMPARISON						MONTH COMPARISON					
	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%
TOTAL ASSETS	\$ 754,578,468	100.00%	\$ 677,374,206	100.00%	\$ 77,204,262	11.40%	\$ 754,578,468	100.00%	\$ 751,885,877	100.00%	\$ 2,692,591	0.36%
LIABILITIES & EQUITY												
LIABILITIES												
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%
TOTAL SHARES	\$ 667,440,697	88.45%	\$ 602,163,284	88.90%	\$ 65,277,412	10.84%	\$ 667,440,697	88.45%	\$ 664,671,234	88.40%	\$ 2,769,463	0.42%
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%
TOTAL OTHER LIABILITIES	15,281,820	2.03%	\$ 8,561,563	1.26%	\$ 6,720,257	78.49%	\$ 15,281,820	2.03%	\$ 16,944,520	2.25%	\$ (1,662,700)	-9.81%
TOTAL LIABILITIES	\$ 682,722,517	90.48%	\$ 610,724,847	90.16%	\$ 71,997,670	11.79%	\$ 682,722,517	90.48%	\$ 681,615,754	90.65%	\$ 1,106,763	0.16%
EQUITY												
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%
TOTAL EQUITY	\$ 71,855,951	9.52%	\$ 66,649,359	9.84%	\$ 5,206,592	7.81%	\$ 71,855,951	9.52%	\$ 70,270,123	9.35%	\$ 1,585,828	2.26%
TOTAL LIABILITIES AND EQUITY	\$ 754,578,468	100.00%	\$ 677,374,206	100.00%	\$ 77,204,262	11.40%	\$ 754,578,468	100.00%	\$ 751,885,877	100.00%	\$ 2,692,591	0.36%

