



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

ANNUAL COMPARISON							MONTH COMPARISON					
<u>ASSETS</u>	6/30/2025	%	6/30/2024	%	CHANGE	% CHANGE	6/30/2025	%	5/31/2025	%	CHANGE	% CHANGE
Gross Loans (Note 1)	\$ 613,824,675	81.34%	\$ 528,970,563	77.11%	\$ 84,854,112	16.04%	\$ 613,824,675	81.34%	\$ 606,457,929	80.37%	\$ 7,366,746	1.21%
Allowance for Credit Losses (Note 2)	(30,645,849)	-4.06%	(21,265,873)	-3.10%	(9,379,976)	44.11%	(30,645,849)	-4.06%	(29,251,334)	-3.88%	(1,394,515)	4.77%
Loans, Net	583,178,826	77.28%	507,704,690	74.01%	75,474,136	14.87%	583,178,826	77.28%	577,206,595	76.49%	5,972,231	1.03%
Cash & Equivalents (Note 3)	43,753,859	5.80%	33,727,752	4.92%	10,026,108	29.73%	43,753,859	5.80%	40,468,862	5.36%	3,284,997	8.12%
Investments (Net of ACL)	100,723,941	13.35%	118,754,995	17.31%	(18,031,054)	-15.18%	100,723,941	13.35%	110,894,225	14.70%	(10,170,284)	-9.17%
Investment in CUSO BCA/BAIA	654,301	0.09%	556,557	0.08%	97,744	17.56%	654,301	0.09%	644,555	0.09%	9,746	1.51%
Fixed Assets, Net	11,521,184	1.53%	11,226,998	1.64%	294,186	2.62%	11,521,184	1.53%	11,527,563	1.53%	(6,379)	-0.06%
Prepaid Expenses	388,579	0.05%	305,779	0.04%	82,800	27%	388,579	0.05%	459,193	0.06%	(70,614)	-15.38%
Interest Receivable	2,739,539	0.36%	2,629,484	0.38%	110,055	4.19%	2,739,539	0.36%	3,030,872	0.40%	(291,333)	-9.61%
Other Assets	11,582,104	1.53%	10,951,536	1.60%	630,567	5.76%	11,582,104	1.53%	10,238,985	1.36%	1,343,119	13.12%
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	\$ 754,649,952	100.00%	\$ 685,965,410	100.00%	\$ 68,684,541	10.01%	\$ 754,649,952	100.00%	\$ 754,578,468	100.00%	\$ 71,484	0.01%
<u>LIABILITIES & EQUITY</u>												
LIABILITIES												
Share Savings (Note 4)	\$ 391,871,240	51.93%	\$ 368,858,174	53.77%	\$ 23,013,066	6.24%	391,871,240	51.93%	\$ 391,926,012	51.94%	\$ (54,772)	-0.01%
Share Draft	34,386,242	4.56%	32,331,449	4.71%	2,054,794	6.36%	34,386,242	4.56%	34,977,311	4.64%	(591,068)	-1.69%
Share Certificates	242,751,829	32.17%	208,806,101	30.44%	33,945,728	16.26%	242,751,829	32.17%	240,537,374	31.88%	2,214,455	0.92%
TOTAL SHARES	\$ 669,009,311	88.65%	\$ 609,995,723	88.93%	\$ 59,013,587	9.67%	\$ 669,009,311	88.65%	\$ 667,440,697	88.45%	\$ 1,568,614	0.24%
Accrued Liabilities (Note 5)	13,401,501	1.78%	9,224,884	1.34%	4,176,617	45.28%	13,401,501	1.78%	14,417,246	1.91%	(1,015,745)	-7.05%
Dividend & Interest payable on Deposits (Note 6)	333,005	0.04%	314,341	0.05%	18,665	5.94%	333,005	0.04%	864,574	0.11%	(531,569)	-61.48%
TOTAL OTHER LIABILITIES	13,734,506	1.82%	\$ 9,539,225	1.39%	\$ 4,195,281	43.98%	\$ 13,734,506	1.82%	\$ 15,281,820	2.03%	\$ (1,547,314)	-10.13%
TOTAL LIABILITIES	\$ 682,743,817	90.47%	\$ 619,534,949	90.32%	\$ 63,208,869	10.20%	\$ 682,743,817	90.47%	\$ 682,722,517	90.48%	\$ 21,300	0.00%
EQUITY												
Undivided Earnings	68,885,122	9.13%	61,934,494	9.03%	6,950,628	11.22%	68,885,122	9.13%	68,885,122	9.13%	0	0.00%
Accum Unrealized Gain/Losses AFS	(7,888)	0.00%	(143,200)	-0.02%	135,312	-94.49%	(7,888)	0.00%	(26,487)	0.00%	18,598	-70.22%
Net Income	3,028,901	0.40%	4,639,168	0.68%	(1,610,267)	-34.71%	3,028,901	0.40%	2,997,315	0.40%	31,585	1.05%
TOTAL EQUITY	\$ 71,906,135	9.53%	\$ 66,430,462	9.68%	\$ 5,475,673	8.24%	\$ 71,906,135	9.53%	\$ 71,855,951	9.52%	\$ 50,184	0.07%
TOTAL LIABILITIES AND EQUITY	\$ 754,649,952	100.00%	\$ 685,965,410	100.00%	\$ 68,684,541	10.01%	\$ 754,649,952	100.00%	\$ 754,578,468	100.00%	\$ 71,484	0.01%

