



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

ANNUAL COMPARISON							MONTH COMPARISON					
<u>ASSETS</u>	8/31/2025	%	8/31/2024	%	CHANGE	% CHANGE	8/31/2025	%	7/31/2025	%	CHANGE	% CHANGE
Gross Loans (Note 1)	\$ 619,495,902	81.87%	\$ 539,225,099	77.85%	\$ 80,270,803	14.89%	\$ 619,495,902	81.87%	\$ 619,097,326	81.79%	\$ 398,576	0.06%
Allowance for Credit Losses (Note 2)	(30,645,849)	-4.05%	(21,265,873)	-3.07%	(9,379,976)	44.11%	(30,645,849)	-4.05%	(30,645,849)	-4.05%	-	0.00%
Loans, Net	588,850,053	77.82%	517,959,226	74.78%	70,890,827	13.69%	588,850,053	77.82%	588,451,477	77.74%	398,576	0.07%
Cash & Equivalents (Note 3)	39,508,868	5.22%	33,483,519	4.83%	6,025,349	17.99%	39,508,868	5.22%	38,108,807	5.03%	1,400,061	3.67%
Investments (Net of ACL)	102,062,801	13.49%	115,384,738	16.66%	(13,321,938)	-11.55%	102,062,801	13.49%	101,298,113	13.38%	764,687	0.75%
Investment in CUSO BCA/BAIA	661,702	0.09%	594,227	0.09%	67,474	11.35%	661,702	0.09%	654,301	0.09%	7,400	1.13%
Fixed Assets, Net	11,556,476	1.53%	11,310,323	1.63%	246,153	2.18%	11,556,476	1.53%	11,601,378	1.53%	(44,902)	-0.39%
Prepaid Expenses	600,169	0.08%	510,560	0.07%	89,610	18%	600,169	0.08%	678,647	0.09%	(78,477)	-11.56%
Interest Receivable	3,048,750	0.40%	3,153,293	0.46%	(104,543)	-3.32%	3,048,750	0.40%	2,894,486	0.38%	154,264	5.33%
Other Assets	10,310,595	1.36%	10,152,981	1.47%	157,614	1.55%	10,310,595	1.36%	13,110,749	1.73%	(2,800,153)	-21.36%
Works of Art	111,619	0.01%	107,619	0.02%	4,000	4%	111,619	0.01%	107,619	0.01%	4,000	3.72%
TOTAL ASSETS	\$ 756,711,033	100.00%	\$ 692,656,486	100.00%	\$ 64,054,547	9.25%	\$ 756,711,033	100.00%	\$ 756,905,577	100.00%	\$ (194,544)	-0.03%
<u>LIABILITIES & EQUITY</u>												
LIABILITIES												
Share Savings (Note 4)	\$ 388,159,728	51.30%	\$ 363,941,985	52.54%	\$ 24,217,743	6.65%	388,159,728	51.30%	\$ 391,775,974	51.76%	\$ (3,616,246)	-0.92%
Share Draft	36,408,667	4.81%	32,039,029	4.63%	4,369,637	13.64%	36,408,667	4.81%	34,648,837	4.58%	1,759,830	5.08%
Share Certificates	245,760,566	32.48%	217,568,708	31.41%	28,191,858	12.96%	245,760,566	32.48%	245,421,766	32.42%	338,800	0.14%
TOTAL SHARES	\$ 670,328,961	88.58%	\$ 613,549,722	88.58%	\$ 56,779,238	9.25%	\$ 670,328,961	88.58%	\$ 671,846,577	88.76%	\$ (1,517,616)	-0.23%
Accrued Liabilities (Note 5)	9,344,315	1.23%	8,382,305	1.21%	962,010	11.48%	9,344,315	1.23%	10,404,737	1.37%	(1,060,422)	-10.19%
Dividend & Interest payable on Deposits (Note 6)	728,978	0.10%	1,168,138	0.17%	(439,160)	-37.59%	728,978	0.10%	543,251	0.07%	185,727	34.19%
TOTAL OTHER LIABILITIES	10,073,293	1.33%	\$ 9,550,443	1.38%	\$ 522,850	5.47%	\$ 10,073,293	1.33%	\$ 10,947,988	1.45%	\$ (874,695)	-7.99%
TOTAL LIABILITIES	\$ 680,402,254	89.92%	\$ 623,100,165	89.96%	\$ 57,302,088	9.20%	\$ 680,402,254	89.92%	\$ 682,794,564	90.21%	\$ (2,392,311)	-0.35%
EQUITY												
Undivided Earnings	68,885,122	9.10%	61,934,494	8.94%	6,950,628	11.22%	68,885,122	9.10%	68,885,122	9.10%	0	0.00%
Accum Unrealized Gain/Losses AFS	(4,289)	0.00%	(76,721)	-0.01%	72,432	-94.41%	(4,289)	0.00%	(7,368)	0.00%	3,079	-41.79%
Net Income	7,427,946	0.98%	7,698,548	1.11%	(270,602)	-3.51%	7,427,946	0.98%	5,233,259	0.69%	2,194,688	41.94%
TOTAL EQUITY	\$ 76,308,779	10.08%	\$ 69,556,320	10.04%	\$ 6,752,459	9.71%	\$ 76,308,779	10.08%	\$ 74,111,013	9.79%	\$ 2,197,766	2.97%
TOTAL LIABILITIES AND EQUITY	\$ 756,711,033	100.00%	\$ 692,656,486	100.00%	\$ 64,054,547	9.25%	\$ 756,711,033	100.00%	\$ 756,905,577	100.00%	\$ (194,544)	-0.03%

