



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

ANNUAL COMPARISON							MONTH COMPARISON					
<u>ASSETS</u>	10/31/2025	%	10/31/2024	%	CHANGE	% CHANGE	10/31/2025	%	9/30/2025	%	CHANGE	% CHANGE
Gross Loans (Note 1)	\$ 615,640,562	81.65%	\$ 542,162,299	76.95%	\$ 73,478,263	13.55%	\$ 615,640,562	81.65%	\$ 617,057,530	82.21%	\$ (1,416,968)	-0.23%
Allowance for Credit Losses (Note 2)	(32,513,134)	-4.31%	(19,904,441)	-2.83%	(12,608,693)	63.35%	(32,513,134)	-4.31%	(32,513,134)	-4.33%	-	0.00%
Loans, Net	583,127,428	77.34%	522,257,858	74.13%	60,869,570	11.66%	583,127,428	77.34%	584,544,396	77.88%	(1,416,968)	-0.24%
Cash & Equivalents (Note 3)	47,258,516	6.27%	32,834,528	4.66%	14,423,987	43.93%	47,258,516	6.27%	41,092,613	5.47%	6,165,903	15.00%
Investments (Net of ACL)	96,716,785	12.83%	121,419,656	17.23%	(24,702,871)	-20.35%	96,716,785	12.83%	97,119,832	12.94%	(403,047)	-0.41%
Investment in CUSO BCA/BAIA	691,659	0.09%	620,497	0.09%	71,163	11.47%	691,659	0.09%	667,097	0.09%	24,562	3.68%
Fixed Assets, Net	11,462,074	1.52%	11,318,389	1.61%	143,686	1.27%	11,462,074	1.52%	11,502,139	1.53%	(40,065)	-0.35%
Prepaid Expenses	476,205	0.06%	426,714	0.06%	49,491	12%	476,205	0.06%	522,216	0.07%	(46,011)	-8.81%
Interest Receivable	2,835,078	0.38%	3,262,417	0.46%	(427,338)	-13.10%	2,835,078	0.38%	2,729,977	0.36%	105,101	3.85%
Other Assets	11,338,042	1.50%	12,297,910	1.75%	(959,868)	-7.81%	11,338,042	1.50%	12,270,104	1.63%	(932,062)	-7.60%
Works of Art	111,619	0.01%	107,619	0.02%	4,000	4%	111,619	0.01%	111,619	0.01%	0	0.00%
TOTAL ASSETS	\$ 754,017,407	100.00%	\$ 704,545,588	100.00%	\$ 49,471,820	7.02%	\$ 754,017,407	100.00%	\$ 750,559,993	100.00%	\$ 3,457,414	0.46%
<u>LIABILITIES & EQUITY</u>												
LIABILITIES												
Share Savings (Note 4)	\$ 383,142,612	50.81%	\$ 368,099,201	52.25%	\$ 15,043,412	4.09%	383,142,612	50.81%	\$ 383,884,918	51.15%	\$ (742,305)	-0.19%
Share Draft	36,094,821	4.79%	31,283,163	4.44%	4,811,658	15.38%	36,094,821	4.79%	34,508,930	4.60%	1,585,891	4.60%
Share Certificates	248,360,282	32.94%	223,397,565	31.71%	24,962,717	11.17%	248,360,282	32.94%	247,170,371	32.93%	1,189,911	0.48%
TOTAL SHARES	\$ 667,597,715	88.54%	\$ 622,779,928	88.39%	\$ 44,817,787	7.20%	\$ 667,597,715	88.54%	\$ 665,564,219	88.68%	\$ 2,033,496	0.31%
Accrued Liabilities (Note 5)	7,758,378	1.03%	8,340,274	1.18%	(581,896)	-6.98%	7,758,378	1.03%	8,261,379	1.10%	(503,001)	-6.09%
Dividend & Interest payable on Deposits (Note 6)	501,425	0.07%	769,303	0.11%	(267,878)	-34.82%	501,425	0.07%	329,925	0.04%	171,500	51.98%
TOTAL OTHER LIABILITIES	8,259,804	1.10%	\$ 9,109,578	1.29%	\$ (849,774)	-9.33%	\$ 8,259,804	1.10%	\$ 8,591,304	1.14%	\$ (331,500)	-3.86%
TOTAL LIABILITIES	\$ 675,857,518	89.63%	\$ 631,889,506	89.69%	\$ 43,968,013	6.96%	\$ 675,857,518	89.63%	\$ 674,155,522	89.82%	\$ 1,701,996	0.25%
EQUITY												
Undivided Earnings	68,885,122	9.14%	61,934,494	8.79%	6,950,628	11.22%	68,885,122	9.14%	68,885,122	9.18%	0	0.00%
Accum Unrealized Gain/Losses AFS	(2,312)	0.00%	(49,685)	-0.01%	47,374	-95.35%	(2,312)	0.00%	(664)	0.00%	(1,647)	247.96%
Net Income	9,277,079	1.23%	10,771,273	1.53%	(1,494,195)	-13.87%	9,277,079	1.23%	7,520,014	1.00%	1,757,065	23.37%
TOTAL EQUITY	\$ 78,159,889	10.37%	\$ 72,656,082	10.31%	\$ 5,503,807	7.58%	\$ 78,159,889	10.37%	\$ 76,404,471	10.18%	\$ 1,755,418	2.30%
TOTAL LIABILITIES AND EQUITY	\$ 754,017,407	100.00%	\$ 704,545,588	100.00%	\$ 49,471,820	7.02%	\$ 754,017,407	100.00%	\$ 750,559,993	100.00%	\$ 3,457,414	0.46%

