

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

ASSETS 10/31/2025 % 10/31/2024 % CHANGE % CHANGE % Mode				NNUAL COM				MONTH COMPARISON											
Allowance for Credit Losses (Note 2) (32,513,134) 4.33% (19,08,441) 2.83% (12,08,089) 63,35% (32,513,134) 4.33% (32,513,134) 4.33% (14,16,086) 7.02% Cash & Equivalents (Note 3) (14,16,086) 6.27% 32,284,628 41,346 60,869,570 7.03% 47,285,516 6.27% 41,092,613 5.47% 6,165,003 15,00% 1	<u>ASSETS</u>		10/31/2025	%		10/31/2024	%		CHANGE	% CHANGE		10/31/2025	%		9/30/2025	%	(CHANGE	
Cash & Equivalents (Note 3) 47,265,616 62,765,761 62,2257,856 74,13% 60,869,70 11,669% 583,127,428 77,34% 694,544,396 77,887% (14,16,968) -0,24% Cash & Equivalents (Note 3) 47,265,616 62,76 32,834,528 4,66% 14,423,987 43,93% 47,258,516 62,7% 41,026,13 54,7% 61,655,900 15,07% (14,60,68) 10,07%	Gross Loans (Note 1)	\$	615,640,562	81.659	% \$	542,162,299	76.959	% \$	73,478,263	13.55%	;	\$ 615,640,562	81.65%	5 \$	617,057,530	82.21%	\$	(1,416,968)	-0.23%
Cash & Equivalents (Note 3) 47,258,516 62.7% 32,834,528 46.6% 14,423,987 43,939% 47,258,516 62.7% 41,092,613 54.7% 61,659.00 15,00% Investments (Not of ACL) 96,716,785 12.8% 97,1163 11,47% 691,659 0.09% 667,097 0.09% 24,562 3.8% 14,000% 14,000% 14,000% 14,000% 14,000% 14,000% 14,000% 14,000% 14,000% 14,000% 12.7% 11,147% 14,000% 14,000% 12.7% 11,147% 14,000% 12.7% 11,147% 14,000% 12.7% 11,147% 14,000% 12.7% 11,147% 14,000% 12.7% 11,147% 14,000% 12.7% 11,147% 14,000% 12.2% 11,147% 14,000% 12.2% 12.2% 11,147% 14,000% 12.2%	Allowance for Credit Losses (Note 2)		(32,513,134)	-4.319	%	(19,904,441)	-2.839	%	(12,608,693)	63.35%		(32,513,134)	-4.31%	,	(32,513,134)	-4.33%		-	0.00%
Investment CNot of ACL	Loans, Net		583,127,428	77.349	%	522,257,858	74.139	%	60,869,570	11.66%		583,127,428	77.34%	Ď	584,544,396	77.88%		(1,416,968)	-0.24%
November	Cash & Equivalents (Note 3)		47,258,516	6.27	%	32,834,528	4.669	%	14,423,987	43.93%		47,258,516	6.27%	, D	41,092,613	5.47%		6,165,903	15.00%
Fixed Assets, Net T14,62,074 1.52% 11,318,389 1.61% 143,686 1.27% 11,462,074 1.52% 11,520,139 1.53% 40,065) -0.35% Interest Receivable 1.676,005 0.06% 4.94 1.2% 4.76,205 0.06% 5.22,16 0.07% 6.68,011 0.07%	Investments (Net of ACL)		96,716,785	12.839	%	121,419,656	17.239	%	(24,702,871)	-20.35%		96,716,785	12.83%	Ď	97,119,832	12.94%		(403,047)	-0.41%
Prepaid Expenses 476,205 0.06% 426,774 0.06% 49,491 12% 476,205 0.06% 522,216 0.07% (46,011) -8.81% Interest Receivable 2.285,078 0.38% 3.262,417 0.4% (427,338) -13.10% 2.285,078 0.38% 2.729,977 0.38% 105,101 3.85% 0.06% 1.338,042 1.50% 12.270,104 1.63% (923,062) 7.60% 1.338,042 1.50% 12.270,104 1.63% (923,062) 7.60% 1.00%	Investment in CUSO BCA/BAIA																	24,562	
Interest Receivable 2,835,078 0.38% 3,262,417 0.46% (427,338) -13.10% 2,835,078 0.38% 2,729,977 0.38% 105,101 3.85% Cher Assets 11,388 lot 1.50% 1.2297,910 1.75% (598,88) -7.81% 11,383 lot 2.75% 11,381 lot 11,381 lot 3.01% 107,619 0.02% 4.000 4	Fixed Assets, Net		11,462,074	1.529	%	11,318,389	1.619	%	143,686			11,462,074				1.53%		(40,065)	-0.35%
Charles 11.338.042 1.50% 12.297.010 1.75% (559.88) 7.81% 11.338.042 1.50% 12.270.104 1.63% (932.082) 7.60% Works of Art 111.619 0.01% 111.619 0.01% 111.619 0.01% 111.619 0.01% 10.00% 3.457.414 0.46%			,	0.069	%	426,714			49,491	12%		476,205						(46,011)	
March Control Contro	Interest Receivable			0.389	%				(427,338)									105,101	
TOTAL ASSETS \$ 754,017,407 100.00% \$ 704,545,558 100.00% \$ 49,471,820 7.02%												11,338,042						(932,062)	
LIABILITIES & EQUITY 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% \$ 223,397,665 \$ 31,71% \$ 24,962,717 \$ 11,17% \$ 248,360,282 \$ 32.94% \$ 247,170,371 \$ 32.93% \$ 1,189,911 \$ 0.48% \$ 10.00% \$ 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% \$ 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% \$ 1.00% \$ 1.00% \$ 1.00% \$ 1.10% \$ 9,109,578 \$ 1.29% \$ (849,774) \$ -9.33% \$ 1.03% \$ 8,259,804 \$ 1.10% \$ 8,591,304 \$ 1.14% \$ (331,500) \$ -3.86% \$ 1.00											_								
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% \$ 360,094,821 4.79% 31,283,163 4.44% 4,811,658 15.38% 36,094,821 4.79% 34,568,990 4.60% 5,583,98 4.79% 34,568,990 4.60% 1,585,891 4.79% 34,568,990 4.60% 5,608,2717 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% 44,811,787 7.20% 667,597,715 88.54% \$665,564,219 88.68% 2,033,496 0.31% Accrued Liabilities (Note 5) Dividend & Interest payable on Deposits (Note 6) Deposits (Note 6) 	TOTAL ASSETS	\$	754,017,407	100.009	<u>% \$ </u>	704,545,588	100.009	<u>% \$</u>	49,471,820	7.02%	- 1	\$ 754,017,407	100.00%	\$	750,559,993	100.00%	\$	3,457,414	0.46%
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) 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% Accum Unrealized Gain/Losses AFS 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%																			
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) 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% Accum Unrealized Gain/Losses AFS 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% 1,755,065 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%																			
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% Accured 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% 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 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)			, ,			, ,			, ,						, ,			, ,	
Accrued Liabilities (Note 5) Dividend & Interest payable on Deposits (Note 6) TOTAL OTHER LIABILITIES \$ 675,857,518 89.63% \$ 631,889,506 89.69% \$ 43,968,013 6.96% \$ 675,857,518 89.63% \$ 68,885,122 9.14% 61,934,494 8.79% 6.950,628 11.22% 68,885,122 9.14% 68,885,122 9.14% 61,934,494 8.79% 0.91% 0.9	Share Certificates		248,360,282	32.949	%	223,397,565	31.719	%	24,962,717	11.17%		248,360,282	32.94%	Ď	247,170,371	32.93%		1,189,911	0.48%
Dividend & Interest payable on Deposits (Note 6) TOTAL OTHER LIABILITIES 8,259,804 1.10% 9,109,578 1.29% 8,265,807 8,265,807 8,265,807 8,265,807 1.10%	TOTAL SHARES	\$	667,597,715	88.549	% \$	622,779,928	88.39	% \$	44,817,787	7.20%	-	\$ 667,597,715	88.54%	5 \$	665,564,219	88.68%	\$	2,033,496	0.31%
Dividend & Interest payable on Deposits (Note 6) TOTAL OTHER LIABILITIES 8,259,804 1.10% 9,109,578 1.29% 8,265,807 8,265,807 8,265,807 8,265,807 1.10%	Accrued Liabilities (Note 5)		7,758,378	1.039	%	8,340,274	1.189	%	(581,896)	-6.98%		7,758,378	1.03%	, D	8,261,379	1.10%		(503,001)	-6.09%
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%	. ,		501,425	0.079	%	769,303	0.119	%		-34.82%		501,425	0.07%	, D	329,925	0.04%		171,500	51.98%
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% 7.58% 10.37% \$ 76,404,471 10.18% \$ 1,755,418 2.30%			8,259,804	1.109	% \$	9,109,578	1.29	% \$	(849,774)	-9.33%	-	\$ 8,259,804	1.10%	5 \$	8,591,304	1.14%	\$	(331,500)	-3.86%
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% 7.58% 10.37% \$ 76,404,471 10.18% \$ 1,755,418 2.30%	TOTAL LIARILITIES	\$	675 857 518	89 639	% \$	631 889 506	89 69	% \$	43 968 013	6 96%	-	\$ 675 857 518	89 63%	<u>, \$</u>	674 155 522	89 82%	\$	1 701 996	0.25%
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	Ψ_	070,007,010	03.03	/υ Ψ	031,003,000	03.03	/υ ψ	40,000,010	0.3070	_	Ψ 073,037,310	03.0370	Ψ	074,100,022	03.02 /0	Ψ	1,701,330	0.2370
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%	EQUITY																		
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%	Undivided Earnings		68,885,122	9.149	%	61,934,494	8.799	%	6,950,628	11.22%		68,885,122	9.14%	, D	68,885,122	9.18%		0	0.00%
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%	Accum Unrealized Gain/Losses AFS		(2,312)	0.009	%	(49,685)	-0.019	%	47,374	-95.35%			0.00%	Ď	(664)	0.00%		(1,647)	
	Net Income		9,277,079	1.239	%	10,771,273	1.539	%	(1,494,195)	-13.87%		9,277,079	1.23%	Ď	7,520,014	1.00%		1,757,065	23.37%
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%	TOTAL EQUITY	\$	78,159,889	10.379	% \$	72,656,082	10.319	% \$	5,503,807	7.58%	_	\$ 78,159,889	10.37%	5 \$	76,404,471	10.18%	\$	1,755,418	2.30%
	TOTAL LIABILITIES AND EQUITY	\$	754,017,407	100.009	% \$	704,545,588	100.009	% \$	49,471,820	7.02%	-	\$ 754,017,407	100.00%	5 \$	750,559,993	100.00%	\$	3,457,414	0.46%

