



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

	ANNUAL COMPARISON						MONTH COMPARISON					
ASSETS	11/30/2025	%	11/30/2024	%	CHANGE	% CHANGE	11/30/2025	%	10/31/2025	%	CHANGE	% CHANGE
Gross Loans (Note 1)	\$ 614,512,569	80.94%	\$ 552,398,725	75.23%	\$ 62,113,844	11.24%	\$ 614,512,569	80.94%	\$ 615,640,562	81.65%	\$ (1,127,993)	-0.18%
Allowance for Credit Losses (Note 2)	(32,513,134)	-4.28%	(19,904,441)	-2.71%	(12,608,693)	63.35%	(32,513,134)	-4.28%	(32,513,134)	-4.31%	-	0.00%
Loans, Net	581,999,435	76.66%	532,494,284	72.52%	49,505,151	9.30%	581,999,435	76.66%	583,127,428	77.34%	(1,127,993)	-0.19%
Cash & Equivalents (Note 3)	44,690,394	5.89%	36,176,624	4.93%	8,513,771	23.53%	44,690,394	5.89%	47,258,516	6.27%	(2,568,121)	-5.43%
Investments (Net of ACL)	104,630,260	13.78%	139,518,866	19.00%	(34,888,606)	-25.01%	104,630,260	13.78%	96,716,785	12.83%	7,913,475	8.18%
Investment in CUSO BCA/BAIA	693,019	0.09%	623,870	0.08%	69,149	11.08%	693,019	0.09%	691,659	0.09%	1,360	0.20%
Fixed Assets, Net	11,464,583	1.51%	11,819,446	1.61%	(354,863)	-3.00%	11,464,583	1.51%	11,462,074	1.52%	2,508	0.02%
Prepaid Expenses	448,180	0.06%	386,435	0.05%	61,745	16%	448,180	0.06%	476,205	0.06%	(28,025)	-5.88%
Interest Receivable	2,814,610	0.37%	3,232,187	0.44%	(417,578)	-12.92%	2,814,610	0.37%	2,835,078	0.38%	(20,469)	-0.72%
Other Assets	12,382,044	1.63%	9,927,590	1.35%	2,454,454	24.72%	12,382,044	1.63%	11,338,042	1.50%	1,044,002	9.21%
Works of Art	111,619	0.01%	107,619	0.01%	4,000	4%	111,619	0.01%	111,619	0.01%	0	0.00%
TOTAL ASSETS	\$ 759,234,144	100.00%	\$ 734,286,922	100.00%	\$ 24,947,223	3.40%	\$ 759,234,144	100.00%	\$ 754,017,407	100.00%	\$ 5,216,737	0.69%
LIABILITIES & EQUITY												
LIABILITIES												
Share Savings (Note 4)	\$ 385,978,981	50.84%	\$ 389,471,226	53.04%	\$ (3,492,245)	-0.90%	385,978,981	50.84%	\$ 383,142,612	50.81%	\$ 2,836,368	0.74%
Share Draft	33,577,631	4.42%	31,769,779	4.33%	1,807,852	5.69%	33,577,631	4.42%	36,094,821	4.79%	(2,517,190)	-6.97%
Share Certificates	251,770,251	33.16%	227,747,722	31.02%	24,022,529	10.55%	251,770,251	33.16%	248,360,282	32.94%	3,409,969	1.37%
TOTAL SHARES	\$ 671,326,863	88.42%	\$ 648,988,727	88.38%	\$ 22,338,136	3.44%	\$ 671,326,863	88.42%	\$ 667,597,715	88.54%	\$ 3,729,148	0.56%
Accrued Liabilities (Note 5)	7,745,911	1.02%	8,217,951	1.12%	(472,040)	-5.74%	7,745,911	1.02%	7,758,378	1.03%	(12,468)	-0.16%
Dividend & Interest payable on Deposits (Note 6)	624,730	0.08%	1,171,293	0.16%	(546,563)	-46.66%	624,730	0.08%	501,425	0.07%	123,305	24.59%
TOTAL OTHER LIABILITIES	8,370,641	1.10%	\$ 9,389,243	1.28%	\$ (1,018,603)	-10.85%	\$ 8,370,641	1.10%	\$ 8,259,804	1.10%	\$ 110,837	1.34%
TOTAL LIABILITIES	\$ 679,697,504	89.52%	\$ 658,377,970	89.66%	\$ 21,319,534	3.24%	\$ 679,697,504	89.52%	\$ 675,857,518	89.63%	\$ 3,839,985	0.57%
EQUITY												
Undivided Earnings	68,885,122	9.07%	64,302,315	8.76%	4,582,806	7.13%	68,885,122	9.07%	68,885,122	9.14%	0	0.00%
Accum Unrealized Gain/Losses AFS	(5,104)	0.00%	(43,706)	-0.01%	38,602	-88.32%	(5,104)	0.00%	(2,312)	0.00%	(2,793)	120.83%
Net Income	10,656,623	1.40%	11,650,343	1.59%	(993,719)	-8.53%	10,656,623	1.40%	9,277,079	1.23%	1,379,545	14.87%
TOTAL EQUITY	\$ 79,536,641	10.48%	\$ 75,908,952	10.34%	\$ 3,627,689	4.78%	\$ 79,536,641	10.48%	\$ 78,159,889	10.37%	\$ 1,376,752	1.76%
TOTAL LIABILITIES AND EQUITY	\$ 759,234,144	100.00%	\$ 734,286,922	100.00%	\$ 24,947,223	3.40%	\$ 759,234,144	100.00%	\$ 754,017,407	100.00%	\$ 5,216,737	0.69%

