



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

<b>ASSETS</b>	<b>ANNUAL COMPARISON</b>						<b>MONTH COMPARISON</b>					
	<b>12/31/2025</b>	<b>%</b>	<b>12/31/2024</b>	<b>%</b>	<b>CHANGE</b>	<b>% CHANGE</b>	<b>12/31/2025</b>	<b>%</b>	<b>11/30/2025</b>	<b>%</b>	<b>CHANGE</b>	<b>% CHANGE</b>
Gross Loans (Note 1)	\$ 612,819,960	80.32%	\$ 551,243,171	75.94%	\$ 61,576,790	11.17%	\$ 612,819,960	80.32%	\$ 614,512,569	80.94%	\$ (1,692,608)	-0.28%
Allowance for Credit Losses (Note 2)	(31,894,328)	-4.18%	(27,256,500)	-3.75%	(4,637,828)	17.02%	(31,894,328)	-4.18%	(32,513,134)	-4.28%	618,806	-1.90%
Loans, Net	580,925,632	76.14%	523,986,671	72.18%	56,938,962	10.87%	580,925,632	76.14%	581,999,435	76.66%	(1,073,802)	-0.18%
Cash & Equivalents (Note 3)	41,840,711	5.48%	35,024,214	4.82%	6,816,497	19.46%	41,840,711	5.48%	44,690,394	5.89%	(2,849,684)	-6.38%
Investments (Net of ACL)	116,087,076	15.21%	142,723,404	19.66%	(26,636,328)	-18.66%	116,087,076	15.21%	104,630,260	13.78%	11,456,816	10.95%
Investment in CUSO BCA/BAIA	693,373	0.09%	626,225	0.09%	67,149	10.72%	693,373	0.09%	693,019	0.09%	354	0.05%
Fixed Assets, Net	11,664,843	1.53%	11,783,780	1.62%	(118,937)	-1.01%	11,664,843	1.53%	11,464,583	1.51%	200,260	1.75%
Prepaid Expenses	456,788	0.06%	330,910	0.05%	125,878	38%	456,788	0.06%	448,180	0.06%	8,608	1.92%
Interest Receivable	2,717,985	0.36%	3,180,623	0.44%	(462,637)	-14.55%	2,717,985	0.36%	2,814,610	0.37%	(96,624)	-3.43%
Other Assets	8,482,155	1.11%	8,157,857	1.12%	324,298	3.98%	8,482,155	1.11%	12,382,044	1.63%	(3,899,889)	-31.50%
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%
<b>TOTAL ASSETS</b>	<b>\$ 762,980,182</b>	<b>100.00%</b>	<b>\$ 725,921,302</b>	<b>100.00%</b>	<b>\$ 37,058,880</b>	<b>5.11%</b>	<b>\$ 762,980,182</b>	<b>100.00%</b>	<b>\$ 759,234,144</b>	<b>100.00%</b>	<b>\$ 3,746,038</b>	<b>0.49%</b>
<b>LIABILITIES &amp; EQUITY</b>												
<b>LIABILITIES</b>												
Share Savings (Note 4)	\$ 384,728,391	50.42%	\$ 387,598,286	53.39%	\$ (2,869,895)	-0.74%	384,728,391	50.42%	\$ 385,978,981	50.84%	\$ (1,250,590)	-0.32%
Share Draft	31,494,553	4.13%	29,797,908	4.10%	1,696,644	5.69%	31,494,553	4.13%	33,577,631	4.42%	(2,083,078)	-6.20%
Share Certificates	253,968,408	33.29%	230,819,997	31.80%	23,148,412	10.03%	253,968,408	33.29%	251,770,251	33.16%	2,198,157	0.87%
<b>TOTAL SHARES</b>	<b>\$ 670,191,352</b>	<b>87.84%</b>	<b>\$ 648,216,191</b>	<b>89.30%</b>	<b>\$ 21,975,161</b>	<b>3.39%</b>	<b>\$ 670,191,352</b>	<b>87.84%</b>	<b>\$ 671,326,863</b>	<b>88.42%</b>	<b>\$ (1,135,511)</b>	<b>-0.17%</b>
Accrued Liabilities ( Note 5)	10,297,203	1.35%	8,494,256	1.17%	1,802,947	21.23%	10,297,203	1.35%	7,745,911	1.02%	2,551,292	32.94%
Dividend & Interest payable on Deposits ( Note 6)	348,825	0.05%	369,548	0.05%	(20,723)	-5.61%	348,825	0.05%	624,730	0.08%	(275,905)	-44.16%
<b>TOTAL OTHER LIABILITIES</b>	<b>\$ 10,646,028</b>	<b>1.40%</b>	<b>\$ 8,863,804</b>	<b>1.22%</b>	<b>\$ 1,782,224</b>	<b>20.11%</b>	<b>\$ 10,646,028</b>	<b>1.40%</b>	<b>\$ 8,370,641</b>	<b>1.10%</b>	<b>\$ 2,275,387</b>	<b>27.18%</b>
<b>TOTAL LIABILITIES</b>	<b>\$ 680,837,380</b>	<b>89.23%</b>	<b>\$ 657,079,995</b>	<b>90.52%</b>	<b>\$ 23,757,385</b>	<b>3.62%</b>	<b>\$ 680,837,380</b>	<b>89.23%</b>	<b>\$ 679,697,504</b>	<b>89.52%</b>	<b>\$ 1,139,876</b>	<b>0.17%</b>
<b>EQUITY</b>												
Undivided Earnings	82,153,458	10.77%	68,885,122	9.49%	13,268,336	19.26%	82,153,458	10.77%	68,885,122	9.07%	13,268,336	19.26%
Accum Unrealized Gain/Losses AFS	(10,655)	0.00%	(43,815)	-0.01%	33,159	-75.68%	(10,655)	0.00%	(5,104)	0.00%	(5,551)	108.75%
Net Income		0.00%		0.00%	-	0.00%		0.00%	10,656,623	1.40%	(10,656,623)	-100.00%
<b>TOTAL EQUITY</b>	<b>\$ 82,142,803</b>	<b>10.77%</b>	<b>\$ 68,841,307</b>	<b>9.48%</b>	<b>\$ 13,301,496</b>	<b>19.32%</b>	<b>\$ 82,142,803</b>	<b>10.77%</b>	<b>\$ 79,536,641</b>	<b>10.48%</b>	<b>\$ 2,606,162</b>	<b>3.28%</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>\$ 762,980,182</b>	<b>100.00%</b>	<b>\$ 725,921,302</b>	<b>100.00%</b>	<b>\$ 37,058,880</b>	<b>5.11%</b>	<b>\$ 762,980,182</b>	<b>100.00%</b>	<b>\$ 759,234,144</b>	<b>100.00%</b>	<b>\$ 3,746,038</b>	<b>0.49%</b>

