



**STATEMENTS OF FINANCIAL CONDITION
AS OF FEBRUARY 28, 2026
(Unaudited)**

ASSETS	ANNUAL COMPARISON						MONTH COMPARISON					
	2/28/2026	%	2/28/2025	%	CHANGE	% CHANGE	2/28/2026	%	1/31/2026	%	CHANGE	% CHANGE
Gross Loans (Note 1)	\$ 611,092,691	78.54%	\$ 561,067,352	75.39%	\$ 50,025,339	8.92%	\$ 611,092,691	78.54%	\$ 610,258,972	78.98%	\$ 833,719	0.14%
Allowance for Credit Losses (Note 2)	(31,894,328)	-4.10%	(24,888,500)	-3.34%	(7,005,828)	28.15%	(31,894,328)	-4.10%	(31,894,328)	-4.13%	-	0.00%
Loans, Net	579,198,363	74.44%	536,178,852	72.05%	43,019,511	8.02%	579,198,363	74.44%	578,364,644	74.86%	833,719	0.14%
Cash & Equivalents (Note 3)	45,757,679	5.88%	45,717,315	6.14%	40,364	0.09%	45,757,679	5.88%	47,883,070	6.20%	(2,125,390)	-4.44%
Investments (Net of ACL)	124,580,037	16.01%	134,866,028	18.12%	(10,285,991)	-7.63%	124,580,037	16.01%	118,147,895	15.29%	6,432,142	5.44%
Investment in CUSO BCA/BAIA	699,469	0.09%	632,259	0.08%	67,210	10.63%	699,469	0.09%	693,373	0.09%	6,095	0.88%
Fixed Assets, Net	11,586,820	1.49%	11,658,484	1.57%	(71,664)	-0.61%	11,586,820	1.49%	11,590,980	1.50%	(4,161)	-0.04%
Prepaid Expenses	462,927	0.06%	412,867	0.06%	50,061	12%	462,927	0.06%	468,164	0.06%	(5,236)	-1.12%
Interest Receivable	2,830,055	0.36%	2,738,720	0.37%	91,335	3.33%	2,830,055	0.36%	2,749,529	0.36%	80,526	2.93%
Other Assets	12,808,794	1.65%	11,882,493	1.60%	926,301	7.80%	12,808,794	1.65%	12,619,647	1.63%	189,146	1.50%
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%
TOTAL ASSETS	\$ 778,035,763	100.00%	\$ 744,194,636	100.00%	\$ 33,841,127	4.55%	\$ 778,035,763	100.00%	\$ 772,628,922	100.00%	\$ 5,406,841	0.70%
LIABILITIES & EQUITY												
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Share Savings (Note 4)	\$ 385,883,385	49.60%	\$ 391,723,207	52.64%	\$ (5,839,822)	-1.49%	385,883,385	49.60%	\$ 382,246,399	49.47%	\$ 3,636,986	0.95%
Share Draft	34,335,579	4.41%	33,262,830	4.47%	1,072,749	3.23%	34,335,579	4.41%	33,809,530	4.38%	526,049	1.56%
Share Certificates	260,009,312	33.42%	234,415,154	31.50%	25,594,158	10.92%	260,009,312	33.42%	259,040,861	33.53%	968,451	0.37%
TOTAL SHARES	\$ 680,228,276	87.43%	\$ 659,401,192	88.61%	\$ 20,827,084	3.16%	\$ 680,228,276	87.43%	\$ 675,096,790	87.38%	\$ 5,131,487	0.76%
Accrued Liabilities (Note 5)	11,964,802	1.54%	10,777,639	1.45%	1,187,163	11.02%	11,964,802	1.54%	13,191,541	1.71%	(1,226,739)	-9.30%
Dividend & Interest payable on Deposits (Note 6)	790,070	0.10%	1,220,276	0.16%	(430,206)	-35.25%	790,070	0.10%	617,514	0.08%	172,556	27.94%
TOTAL OTHER LIABILITIES	12,754,872	1.64%	\$ 11,997,915	1.61%	\$ 756,957	6.31%	\$ 12,754,872	1.64%	\$ 13,809,056	1.79%	\$ (1,054,184)	-7.63%
TOTAL LIABILITIES	\$ 692,983,148	89.07%	\$ 671,399,107	90.22%	\$ 21,584,041	3.21%	\$ 692,983,148	89.07%	\$ 688,905,845	89.16%	\$ 4,077,303	0.59%
EQUITY												
Undivided Earnings	82,153,458	10.56%	71,372,617	9.59%	10,780,841	15.11%	82,153,458	10.56%	82,153,458	10.63%	0	0.00%
Accum Unrealized Gain/Losses AFS	(9,884)	0.00%	(43,131)	-0.01%	33,247	-77.08%	(9,884)	0.00%	(12,614)	0.00%	2,730	-21.64%
Net Income	2,909,040	0.37%	1,466,043	0.20%	1,442,998	98.43%	2,909,040	0.37%	1,582,233	0.20%	1,326,808	83.86%
TOTAL EQUITY	\$ 85,052,614	10.93%	\$ 72,795,529	9.78%	\$ 12,257,086	16.84%	\$ 85,052,614	10.93%	\$ 83,723,076	10.84%	\$ 1,329,538	1.59%
TOTAL LIABILITIES AND EQUITY	\$ 778,035,763	100.00%	\$ 744,194,636	100.00%	\$ 33,841,127	4.55%	\$ 778,035,763	100.00%	\$ 772,628,922	100.00%	\$ 5,406,841	0.70%

