



**STATEMENTS OF FINANCIAL CONDITION
AS OF MARCH 31, 2026
(Unaudited)**

ASSETS	ANNUAL COMPARISON						MONTH COMPARISON					
	3/31/2026	%	3/31/2025	%	CHANGE	% CHANGE	3/31/2026	%	2/28/2026	%	CHANGE	% CHANGE
Gross Loans (Note 1)	\$ 609,390,015	77.15%	\$ 571,907,871	76.04%	\$ 37,482,143	6.55%	\$ 609,390,015	77.15%	\$ 611,092,691	78.54%	\$ (1,702,676)	-0.28%
Allowance for Credit Losses (Note 2)	(28,874,391)	-3.66%	(29,251,334)	-3.89%	376,943	-1.29%	(28,874,391)	-3.66%	(31,894,328)	-4.10%	3,019,937	-9.47%
Loans, Net	580,515,624	73.50%	542,656,537	72.15%	37,859,086	6.98%	580,515,624	73.50%	579,198,363	74.44%	1,317,261	0.23%
Cash & Equivalents (Note 3)	34,674,040	4.39%	46,800,015	6.22%	(12,125,976)	-25.91%	34,674,040	4.39%	45,757,679	5.88%	(11,083,639)	-24.22%
Investments (Net of ACL)	144,052,179	18.24%	135,482,419	18.01%	8,569,760	6.33%	144,052,179	18.24%	124,580,037	16.01%	19,472,142	15.63%
Investment in CUSO BCA/BAIA	706,936	0.09%	632,259	0.08%	74,677	11.81%	706,936	0.09%	699,469	0.09%	7,468	1.07%
Fixed Assets, Net	11,712,601	1.48%	11,640,629	1.55%	71,972	0.62%	11,712,601	1.48%	11,586,820	1.49%	125,781	1.09%
Prepaid Expenses	513,527	0.07%	388,816	0.05%	124,711	32%	513,527	0.07%	462,927	0.06%	50,599	10.93%
Interest Receivable	2,720,245	0.34%	3,031,893	0.40%	(311,649)	-10.28%	2,720,245	0.34%	2,830,055	0.36%	(109,810)	-3.88%
Other Assets	14,821,443	1.88%	11,373,366	1.51%	3,448,077	30.32%	14,821,443	1.88%	12,808,794	1.65%	2,012,650	15.71%
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	\$ 789,828,213	100.00%	\$ 752,113,554	100.00%	\$ 37,714,659	5.01%	\$ 789,828,213	100.00%	\$ 778,035,763	100.00%	\$ 11,792,450	1.52%
LIABILITIES & EQUITY												
LIABILITIES												
Share Savings (Note 4)	\$ 392,569,658	49.70%	\$ 395,352,048	52.57%	\$ (2,782,390)	-0.70%	392,569,658	49.70%	\$ 385,883,385	49.60%	\$ 6,686,273	1.73%
Share Draft	33,824,293	4.28%	35,571,185	4.73%	(1,746,892)	-4.91%	33,824,293	4.28%	34,335,579	4.41%	(511,286)	-1.49%
Share Certificates	261,450,485	33.10%	236,761,559	31.48%	24,688,926	10.43%	261,450,485	33.10%	260,009,312	33.42%	1,441,173	0.55%
TOTAL SHARES	\$ 687,844,436	87.09%	\$ 667,684,792	88.77%	\$ 20,159,645	3.02%	\$ 687,844,436	87.09%	\$ 680,228,276	87.43%	\$ 7,616,160	1.12%
Accrued Liabilities (Note 5)	12,472,282	1.58%	15,162,325	2.02%	(2,690,042)	-17.74%	12,472,282	1.58%	11,964,802	1.54%	507,480	4.24%
Dividend & Interest payable on Deposits (Note 6)	353,784	0.04%	369,860	0.05%	(16,077)	-4.35%	353,784	0.04%	790,070	0.10%	(436,286)	-55.22%
TOTAL OTHER LIABILITIES	12,826,066	1.62%	\$ 15,532,185	2.07%	\$ (2,706,119)	-17.42%	\$ 12,826,066	1.62%	\$ 12,754,872	1.64%	\$ 71,194	0.56%
TOTAL LIABILITIES	\$ 700,670,502	88.71%	\$ 683,216,977	90.84%	\$ 17,453,526	2.55%	\$ 700,670,502	88.71%	\$ 692,983,148	89.07%	\$ 7,687,354	1.11%
EQUITY												
Undivided Earnings	82,153,458	10.40%	68,885,122	9.16%	13,268,336	19.26%	82,153,458	10.40%	82,153,458	10.56%	0	0.00%
Accum Unrealized Gain/Losses AFS	(30,849)	0.00%	(19,163)	0.00%	(11,685)	60.98%	(30,849)	0.00%	(9,884)	0.00%	(20,964)	212.10%
Net Income	7,035,101	0.89%	30,619	0.00%	7,004,483	22876.58%	7,035,101	0.89%	2,909,040	0.37%	4,126,061	141.84%
TOTAL EQUITY	\$ 89,157,711	11.29%	\$ 68,896,577	9.16%	\$ 20,261,134	29.41%	\$ 89,157,711	11.29%	\$ 85,052,614	10.93%	\$ 4,105,096	4.83%
TOTAL LIABILITIES AND EQUITY	\$ 789,828,213	100.00%	\$ 752,113,554	100.00%	\$ 37,714,659	5.01%	\$ 789,828,213	100.00%	\$ 778,035,763	100.00%	\$ 11,792,450	1.52%

