



STATEMENTS OF FINANCIAL CONDITION
AS OF APRIL 30, 2026
(Unaudited)

ASSETS	ANNUAL COMPARISON						MONTH COMPARISON					
	4/30/2026	%	4/30/2025	%	CHANGE	% CHANGE	4/30/2026	%	3/31/2026	%	CHANGE	% CHANGE
Gross Loans (Note 1)	\$ 606,967,417	76.74%	\$ 588,129,821	78.22%	\$ 18,837,596	3.20%	\$ 606,967,417	76.74%	\$ 609,390,015	77.15%	\$ (2,422,598)	-0.40%
Allowance for Credit Losses (Note 2)	(28,874,391)	-3.65%	(29,251,334)	-3.89%	376,943	-1.29%	(28,874,391)	-3.65%	(28,874,391)	-3.66%	-	0.00%
Loans, Net	578,093,026	73.09%	558,878,487	74.33%	19,214,539	3.44%	578,093,026	73.09%	580,515,624	73.50%	(2,422,598)	-0.42%
Cash & Equivalents (Note 3)	33,625,742	4.25%	41,919,753	5.58%	(8,294,011)	-19.79%	33,625,742	4.25%	34,674,040	4.39%	(1,048,298)	-3.02%
Investments (Net of ACL)	147,887,475	18.70%	123,908,044	16.48%	23,979,431	19.35%	147,887,475	18.70%	144,052,179	18.24%	3,835,296	2.66%
Investment in CUSO BCA/BAIA	710,381	0.09%	641,556	0.09%	68,825	10.73%	710,381	0.09%	706,936	0.09%	3,445	0.49%
Fixed Assets, Net	11,898,301	1.50%	11,594,461	1.54%	303,840	2.62%	11,898,301	1.50%	11,712,601	1.48%	185,701	1.59%
Prepaid Expenses	562,505	0.07%	331,971	0.04%	230,533	69%	562,505	0.07%	513,527	0.07%	48,978	9.54%
Interest Receivable	2,856,108	0.36%	2,884,310	0.38%	(28,202)	-0.98%	2,856,108	0.36%	2,720,245	0.34%	135,863	4.99%
Other Assets	15,216,444	1.92%	11,619,675	1.55%	3,596,768	30.95%	15,216,444	1.92%	14,821,443	1.88%	395,000	2.67%
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	\$ 790,961,600	100.00%	\$ 751,885,877	100.00%	\$ 39,075,723	5.20%	\$ 790,961,600	100.00%	\$ 789,828,213	100.00%	\$ 1,133,387	0.14%
LIABILITIES & EQUITY												
LIABILITIES												
Share Savings (Note 4)	\$ 387,826,238	49.03%	\$ 392,689,151	52.23%	\$ (4,862,912)	-1.24%	387,826,238	49.03%	\$ 392,569,658	49.70%	\$ (4,743,420)	-1.21%
Share Draft	33,407,325	4.22%	35,122,785	4.67%	(1,715,460)	-4.88%	33,407,325	4.22%	33,824,293	4.28%	(416,968)	-1.23%
Share Certificates	268,033,082	33.89%	236,859,298	31.50%	31,173,784	13.16%	268,033,082	33.89%	261,450,485	33.10%	6,582,597	2.52%
TOTAL SHARES	\$ 689,266,646	87.14%	\$ 664,671,234	88.40%	\$ 24,595,412	3.70%	\$ 689,266,646	87.14%	\$ 687,844,436	87.09%	\$ 1,422,209	0.21%
Accrued Liabilities (Note 5)	10,761,254	1.36%	16,355,821	2.18%	(5,594,567)	-34.21%	10,761,254	1.36%	12,472,282	1.58%	(1,711,028)	-13.72%
Dividend & Interest payable on Deposits (Note 6)	519,496	0.07%	588,699	0.08%	(69,204)	-11.76%	519,496	0.07%	353,784	0.04%	165,712	46.84%
TOTAL OTHER LIABILITIES	11,280,750	1.43%	\$ 16,944,520	2.25%	\$ (5,663,771)	-33.43%	\$ 11,280,750	1.43%	\$ 12,826,066	1.62%	\$ (1,545,316)	-12.05%
TOTAL LIABILITIES	\$ 700,547,395	88.57%	\$ 681,615,754	90.65%	\$ 18,931,641	2.78%	\$ 700,547,395	88.57%	\$ 700,670,502	88.71%	\$ (123,107)	-0.02%
EQUITY												
Undivided Earnings	82,153,458	10.39%	68,885,122	9.16%	13,268,336	19.26%	82,153,458	10.39%	82,153,458	10.40%	0	0.00%
Accum Unrealized Gain/Losses AFS	(45,031)	-0.01%	(13,698)	0.00%	(31,333)	228.74%	(45,031)	-0.01%	(30,849)	0.00%	(14,182)	45.97%
Net Income	8,305,778	1.05%	1,398,699	0.19%	6,907,078	493.82%	8,305,778	1.05%	7,035,101	0.89%	1,270,677	18.06%
TOTAL EQUITY	\$ 90,414,205	11.43%	\$ 70,270,123	9.35%	\$ 20,144,082	28.67%	\$ 90,414,205	11.43%	\$ 89,157,711	11.29%	\$ 1,256,494	1.41%
TOTAL LIABILITIES AND EQUITY	\$ 790,961,600	100.00%	\$ 751,885,877	100.00%	\$ 39,075,723	5.20%	\$ 790,961,600	100.00%	\$ 789,828,213	100.00%	\$ 1,133,387	0.14%