



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

ASSETS	ANNUAL COMPARISON						MONTH COMPARISON					
	5/31/2026	%	5/31/2025	%	CHANGE	% CHANGE	5/31/2026	%	4/30/2026	%	CHANGE	% CHANGE
Gross Loans (Note 1)	\$ 608,105,544	76.51%	\$ 606,457,929	80.37%	\$ 1,647,615	0.27%	\$ 608,105,544	76.51%	\$ 606,967,417	76.74%	\$ 1,138,127	0.19%
Allowance for Credit Losses (Note 2)	(28,874,391)	-3.63%	(29,251,334)	-3.88%	376,943	-1.29%	(28,874,391)	-3.63%	(28,874,391)	-3.65%	-	0.00%
Loans, Net	579,231,153	72.88%	577,206,595	76.49%	2,024,558	0.35%	579,231,153	72.88%	578,093,026	73.09%	1,138,127	0.20%
Cash & Equivalents (Note 3)	44,608,695	5.61%	40,468,862	5.36%	4,139,832	10.23%	44,608,695	5.61%	33,625,742	4.25%	10,982,953	32.66%
Investments (Net of ACL)	140,430,183	17.67%	110,894,225	14.70%	29,535,958	26.63%	140,430,183	17.67%	147,887,475	18.70%	(7,457,292)	-5.04%
Investment in CUSO BCA/BAIA	714,592	0.09%	644,555	0.09%	70,037	10.87%	714,592	0.09%	710,381	0.09%	4,211	0.59%
Fixed Assets, Net	11,976,521	1.51%	11,527,563	1.53%	448,959	3.89%	11,976,521	1.51%	11,898,301	1.50%	78,220	0.66%
Prepaid Expenses	495,608	0.06%	459,193	0.06%	36,416	8%	495,608	0.06%	562,505	0.07%	(66,896)	-11.89%
Interest Receivable	3,080,387	0.39%	3,030,872	0.40%	49,515	1.63%	3,080,387	0.39%	2,856,108	0.36%	224,279	7.85%
Other Assets	14,151,580	1.78%	10,238,985	1.36%	3,912,595	38.21%	14,151,580	1.78%	15,216,444	1.92%	(1,064,864)	-7.00%
Works of Art	117,619	0.01%	107,619	0.01%	10,000	9%	117,619	0.01%	111,619	0.01%	6,000	5.38%
TOTAL ASSETS	\$ 794,806,338	100.00%	\$ 754,578,468	100.00%	\$ 40,227,870	5.33%	\$ 794,806,338	100.00%	\$ 790,961,600	100.00%	\$ 3,844,738	0.49%
LIABILITIES & EQUITY												
LIABILITIES												
Share Savings (Note 4)	\$ 385,985,564	48.56%	\$ 391,926,012	51.94%	\$ (5,940,448)	-1.52%	385,985,564	48.56%	\$ 387,826,238	49.03%	\$ (1,840,674)	-0.47%
Share Draft	34,129,961	4.29%	34,977,311	4.64%	(847,350)	-2.42%	34,129,961	4.29%	33,407,325	4.22%	722,635	2.16%
Share Certificates	269,843,928	33.95%	240,537,374	31.88%	29,306,554	12.18%	269,843,928	33.95%	268,033,082	33.89%	1,810,846	0.68%
TOTAL SHARES	\$ 689,959,452	86.81%	\$ 667,440,697	88.45%	\$ 22,518,755	3.37%	\$ 689,959,452	86.81%	\$ 689,266,646	87.14%	\$ 692,806	0.10%
Accrued Liabilities (Note 5)	11,872,743	1.49%	14,417,246	1.91%	(2,544,503)	-17.65%	11,872,743	1.49%	10,761,254	1.36%	1,111,489	10.33%
Dividend & Interest payable on Deposits (Note 6)	729,919	0.09%	864,574	0.11%	(134,655)	-15.57%	729,919	0.09%	519,496	0.07%	210,423	40.51%
TOTAL OTHER LIABILITIES	12,602,662	1.59%	\$ 15,281,820	2.03%	\$ (2,679,158)	-17.53%	\$ 12,602,662	1.59%	\$ 11,280,750	1.43%	\$ 1,321,912	11.72%
TOTAL LIABILITIES	\$ 702,562,114	88.39%	\$ 682,722,517	90.48%	\$ 19,839,597	2.91%	\$ 702,562,114	88.39%	\$ 700,547,395	88.57%	\$ 2,014,719	0.29%
EQUITY												
Undivided Earnings	82,153,458	10.34%	68,885,122	9.13%	13,268,336	19.26%	82,153,458	10.34%	82,153,458	10.39%	0	0.00%
Accum Unrealized Gain/Losses AFS	(85,337)	-0.01%	(26,487)	0.00%	(58,851)	222.19%	(85,337)	-0.01%	(45,031)	-0.01%	(40,307)	89.51%
Net Income	10,176,104	1.28%	2,997,315	0.40%	7,178,788	239.51%	10,176,104	1.28%	8,305,778	1.05%	1,870,326	22.52%
TOTAL EQUITY	\$ 92,244,224	11.61%	\$ 71,855,951	9.52%	\$ 20,388,274	28.37%	\$ 92,244,224	11.61%	\$ 90,414,205	11.43%	\$ 1,830,019	2.02%
TOTAL LIABILITIES AND EQUITY	\$ 794,806,338	100.00%	\$ 754,578,468	100.00%	\$ 40,227,870	5.33%	\$ 794,806,338	100.00%	\$ 790,961,600	100.00%	\$ 3,844,738	0.49%

