



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

ANNUAL COMPARISON							MONTH COMPARISON					
<u>ASSETS</u>	6/30/2026	%	6/30/2025	%	CHANGE	% CHANGE	6/30/2026	%	5/31/2026	%	CHANGE	% CHANGE
Gross Loans (Note 1)	\$ 608,905,918	76.12%	\$ 613,824,675	81.34%	\$ (4,918,757)	-0.80%	\$ 608,905,918	76.12%	\$ 608,105,544	76.51%	\$ 800,374	0.13%
Allowance for Credit Losses (Note 2)	(26,285,418)	-3.29%	(30,645,849)	-4.06%	4,360,431	-14.23%	(26,285,418)	-3.29%	(28,874,391)	-3.63%	2,588,973	-8.97%
Loans, Net	582,620,500	72.84%	583,178,826	77.28%	(558,326)	-0.10%	582,620,500	72.84%	579,231,153	72.88%	3,389,347	0.59%
Cash & Equivalents (Note 3)	50,038,578	6.26%	43,753,859	5.80%	6,284,719	14.36%	50,038,578	6.26%	44,608,695	5.61%	5,429,883	12.17%
Investments (Net of ACL)	136,838,253	17.11%	100,723,941	13.35%	36,114,312	35.85%	136,838,253	17.11%	140,430,183	17.67%	(3,591,930)	-2.56%
Investment in CUSO BCA/BAIA	718,172	0.09%	654,301	0.09%	63,870	9.76%	718,172	0.09%	714,592	0.09%	3,580	0.50%
Fixed Assets, Net	12,057,809	1.51%	11,521,184	1.53%	536,625	4.66%	12,057,809	1.51%	11,976,521	1.51%	81,288	0.68%
Prepaid Expenses	429,263	0.05%	388,579	0.05%	40,684	10%	429,263	0.05%	495,608	0.06%	(66,345)	-13.39%
Interest Receivable	2,952,796	0.37%	2,739,539	0.36%	213,257	7.78%	2,952,796	0.37%	3,080,387	0.39%	(127,591)	-4.14%
Other Assets	14,125,191	1.77%	11,582,104	1.53%	2,543,088	21.96%	14,125,191	1.77%	14,151,580	1.78%	(26,388)	-0.19%
Works of Art	117,619	0.01%	107,619	0.01%	10,000	9%	117,619	0.01%	117,619	0.01%	0	0.00%
TOTAL ASSETS	\$ 799,898,181	100.00%	\$ 754,649,952	100.00%	\$ 45,248,230	6.00%	\$ 799,898,181	100.00%	\$ 794,806,338	100.00%	\$ 5,091,843	0.64%
<u>LIABILITIES & EQUITY</u>												
LIABILITIES												
Share Savings (Note 4)	\$ 382,077,039	47.77%	\$ 391,871,240	51.93%	\$ (9,794,201)	-2.50%	382,077,039	47.77%	\$ 385,985,564	48.56%	\$ (3,908,525)	-1.01%
Share Draft	33,806,682	4.23%	34,386,242	4.56%	(579,560)	-1.69%	33,806,682	4.23%	34,129,961	4.29%	(323,278)	-0.95%
Share Certificates	275,412,652	34.43%	242,751,829	32.17%	32,660,823	13.45%	275,412,652	34.43%	269,843,928	33.95%	5,568,724	2.06%
TOTAL SHARES	\$ 691,296,373	86.42%	\$ 669,009,311	88.65%	\$ 22,287,062	3.33%	\$ 691,296,373	86.42%	\$ 689,959,452	86.81%	\$ 1,336,921	0.19%
Accrued Liabilities (Note 5)	12,049,400	1.51%	13,401,501	1.78%	(1,352,101)	-10.09%	12,049,400	1.51%	11,872,743	1.49%	176,657	1.49%
Dividend & Interest payable on Deposits (Note 6)	348,915	0.04%	333,005	0.04%	15,910	4.78%	348,915	0.04%	729,919	0.09%	(381,004)	-52.20%
TOTAL OTHER LIABILITIES	12,398,315	1.55%	\$ 13,734,506	1.82%	\$ (1,336,191)	-9.73%	\$ 12,398,315	1.55%	\$ 12,602,662	1.59%	\$ (204,347)	-1.62%
TOTAL LIABILITIES	\$ 703,694,688	87.97%	\$ 682,743,817	90.47%	\$ 20,950,871	3.07%	\$ 703,694,688	87.97%	\$ 702,562,114	88.39%	\$ 1,132,574	0.16%
EQUITY												
Undivided Earnings	82,153,458	10.27%	68,885,122	9.13%	13,268,336	19.26%	82,153,458	10.27%	82,153,458	10.34%	0	0.00%
Accum Unrealized Gain/Losses AFS	(99,951)	-0.01%	(7,888)	0.00%	(92,063)	1167.10%	(99,951)	-0.01%	(85,337)	-0.01%	(14,614)	17.13%
Net Income	14,149,986	1.77%	3,028,901	0.40%	11,121,086	367.17%	14,149,986	1.77%	10,176,104	1.28%	3,973,883	39.05%
TOTAL EQUITY	\$ 96,203,493	12.03%	\$ 71,906,135	9.53%	\$ 24,297,359	33.79%	\$ 96,203,493	12.03%	\$ 92,244,224	11.61%	\$ 3,959,269	4.29%
TOTAL LIABILITIES AND EQUITY	\$ 799,898,181	100.00%	\$ 754,649,952	100.00%	\$ 45,248,230	6.00%	\$ 799,898,181	100.00%	\$ 794,806,338	100.00%	\$ 5,091,843	0.64%

