



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

| ANNUAL COMPARISON                                 |                       |                |                       |                |                      |               | MONTH COMPARISON      |                |                       |                |                     |              |
|---------------------------------------------------|-----------------------|----------------|-----------------------|----------------|----------------------|---------------|-----------------------|----------------|-----------------------|----------------|---------------------|--------------|
| <u>ASSETS</u>                                     | 7/31/2026             | %              | 7/31/2025             | %              | CHANGE               | % CHANGE      | 7/31/2026             | %              | 6/30/2026             | %              | CHANGE              | % CHANGE     |
| Gross Loans (Note 1)                              | \$ 609,199,606        | 75.69%         | \$ 619,097,326        | 81.79%         | \$ (9,897,720)       | -1.60%        | \$ 609,199,606        | 75.69%         | \$ 608,905,918        | 76.12%         | \$ 293,688          | 0.05%        |
| Allowance for Credit Losses (Note 2)              | (26,285,418)          | -3.27%         | (30,645,849)          | -4.05%         | 4,360,431            | -14.23%       | (26,285,418)          | -3.27%         | (26,285,418)          | -3.29%         | -                   | 0.00%        |
| Loans, Net                                        | 582,914,188           | 72.43%         | 588,451,477           | 77.74%         | (5,537,289)          | -0.94%        | 582,914,188           | 72.43%         | 582,620,500           | 72.84%         | 293,688             | 0.05%        |
| Cash & Equivalents (Note 3)                       | 52,451,177            | 6.52%          | 38,108,807            | 5.03%          | 14,342,370           | 37.64%        | 52,451,177            | 6.52%          | 50,038,578            | 6.26%          | 2,412,600           | 4.82%        |
| Investments (Net of ACL)                          | 139,568,036           | 17.34%         | 101,298,113           | 13.38%         | 38,269,923           | 37.78%        | 139,568,036           | 17.34%         | 136,838,253           | 17.11%         | 2,729,783           | 1.99%        |
| Investment in CUSO BCA/BAIA                       | 726,292               | 0.09%          | 654,301               | 0.09%          | 71,991               | 11.00%        | 726,292               | 0.09%          | 718,172               | 0.09%          | 8,121               | 1.13%        |
| Fixed Assets, Net                                 | 12,176,107            | 1.51%          | 11,601,378            | 1.53%          | 574,730              | 4.95%         | 12,176,107            | 1.51%          | 12,057,809            | 1.51%          | 118,298             | 0.98%        |
| Prepaid Expenses                                  | 732,812               | 0.09%          | 678,647               | 0.09%          | 54,165               | 8%            | 732,812               | 0.09%          | 429,263               | 0.05%          | 303,549             | 70.71%       |
| Interest Receivable                               | 3,094,146             | 0.38%          | 2,894,486             | 0.38%          | 199,661              | 6.90%         | 3,094,146             | 0.38%          | 2,952,796             | 0.37%          | 141,351             | 4.79%        |
| Other Assets                                      | 13,070,736            | 1.62%          | 13,110,749            | 1.73%          | (40,013)             | -0.31%        | 13,070,736            | 1.62%          | 14,125,191            | 1.77%          | (1,054,455)         | -7.47%       |
| 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%        |
| <b>TOTAL ASSETS</b>                               | <b>\$ 804,851,115</b> | <b>100.00%</b> | <b>\$ 756,905,577</b> | <b>100.00%</b> | <b>\$ 47,945,537</b> | <b>6.33%</b>  | <b>\$ 804,851,115</b> | <b>100.00%</b> | <b>\$ 799,898,181</b> | <b>100.00%</b> | <b>\$ 4,952,933</b> | <b>0.62%</b> |
| <b><u>LIABILITIES &amp; EQUITY</u></b>            |                       |                |                       |                |                      |               |                       |                |                       |                |                     |              |
| <b>LIABILITIES</b>                                |                       |                |                       |                |                      |               |                       |                |                       |                |                     |              |
| Share Savings (Note 4)                            | \$ 382,875,683        | 47.57%         | \$ 391,775,974        | 51.76%         | \$ (8,900,292)       | -2.27%        | 382,875,683           | 47.57%         | \$ 382,077,039        | 47.77%         | \$ 798,644          | 0.21%        |
| Share Draft                                       | 33,547,562            | 4.17%          | 34,648,837            | 4.58%          | (1,101,274)          | -3.18%        | 33,547,562            | 4.17%          | 33,806,682            | 4.23%          | (259,120)           | -0.77%       |
| Share Certificates                                | 277,530,199           | 34.48%         | 245,421,766           | 32.42%         | 32,108,434           | 13.08%        | 277,530,199           | 34.48%         | 275,412,652           | 34.43%         | 2,117,548           | 0.77%        |
| <b>TOTAL SHARES</b>                               | <b>\$ 693,953,444</b> | <b>86.22%</b>  | <b>\$ 671,846,577</b> | <b>88.76%</b>  | <b>\$ 22,106,868</b> | <b>3.29%</b>  | <b>\$ 693,953,444</b> | <b>86.22%</b>  | <b>\$ 691,296,373</b> | <b>86.42%</b>  | <b>\$ 2,657,071</b> | <b>0.38%</b> |
| Accrued Liabilities ( Note 5)                     | 12,318,299            | 1.53%          | 10,404,737            | 1.37%          | 1,913,563            | 18.39%        | 12,318,299            | 1.53%          | 12,049,400            | 1.51%          | 268,900             | 2.23%        |
| Dividend & Interest payable on Deposits ( Note 6) | 541,539               | 0.07%          | 543,251               | 0.07%          | (1,711)              | -0.32%        | 541,539               | 0.07%          | 348,915               | 0.04%          | 192,624             | 55.21%       |
| <b>TOTAL OTHER LIABILITIES</b>                    | <b>12,859,839</b>     | <b>1.60%</b>   | <b>\$ 10,947,988</b>  | <b>1.45%</b>   | <b>\$ 1,911,851</b>  | <b>17.46%</b> | <b>\$ 12,859,839</b>  | <b>1.60%</b>   | <b>\$ 12,398,315</b>  | <b>1.55%</b>   | <b>\$ 461,524</b>   | <b>3.72%</b> |
| <b>TOTAL LIABILITIES</b>                          | <b>\$ 706,813,283</b> | <b>87.82%</b>  | <b>\$ 682,794,564</b> | <b>90.21%</b>  | <b>\$ 24,018,719</b> | <b>3.52%</b>  | <b>\$ 706,813,283</b> | <b>87.82%</b>  | <b>\$ 703,694,688</b> | <b>87.97%</b>  | <b>\$ 3,118,595</b> | <b>0.44%</b> |
| <b>EQUITY</b>                                     |                       |                |                       |                |                      |               |                       |                |                       |                |                     |              |
| Undivided Earnings                                | 82,153,458            | 10.21%         | 68,885,122            | 9.10%          | 13,268,336           | 19.26%        | 82,153,458            | 10.21%         | 82,153,458            | 10.27%         | 0                   | 0.00%        |
| Accum Unrealized Gain/Losses AFS                  | (115,231)             | -0.01%         | (7,368)               | 0.00%          | (107,863)            | 1463.97%      | (115,231)             | -0.01%         | (99,951)              | -0.01%         | (15,279)            | 15.29%       |
| Net Income                                        | 15,999,604            | 1.99%          | 5,233,259             | 0.69%          | 10,766,345           | 205.73%       | 15,999,604            | 1.99%          | 14,149,986            | 1.77%          | 1,849,618           | 13.07%       |
| <b>TOTAL EQUITY</b>                               | <b>\$ 98,037,832</b>  | <b>12.18%</b>  | <b>\$ 74,111,013</b>  | <b>9.79%</b>   | <b>\$ 23,926,819</b> | <b>32.29%</b> | <b>\$ 98,037,832</b>  | <b>12.18%</b>  | <b>\$ 96,203,493</b>  | <b>12.03%</b>  | <b>\$ 1,834,338</b> | <b>1.91%</b> |
| <b>TOTAL LIABILITIES AND EQUITY</b>               | <b>\$ 804,851,115</b> | <b>100.00%</b> | <b>\$ 756,905,577</b> | <b>100.00%</b> | <b>\$ 47,945,537</b> | <b>6.33%</b>  | <b>\$ 804,851,115</b> | <b>100.00%</b> | <b>\$ 799,898,181</b> | <b>100.00%</b> | <b>\$ 4,952,933</b> | <b>0.62%</b> |

