



STATEMENTS OF FINANCIAL CONDITION
AS OF AUGUST 31, 2026
(Unaudited)

ANNUAL COMPARISON							MONTH COMPARISON					
<u>ASSETS</u>	8/31/2026	%	8/31/2025	%	CHANGE	% CHANGE	8/31/2026	%	7/31/2026	%	CHANGE	% CHANGE
Gross Loans (Note 1)	\$ 610,498,342	76.06%	\$ 619,495,902	81.87%	\$ (8,997,560)	-1.45%	\$ 610,498,342	76.06%	\$ 609,199,606	75.69%	\$ 1,298,735	0.21%
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)	-3.27%	-	0.00%
Loans, Net	584,212,924	72.78%	588,850,053	77.82%	(4,637,129)	-0.79%	584,212,924	72.78%	582,914,188	72.43%	1,298,735	0.22%
Cash & Equivalents (Note 3)	49,869,267	6.21%	39,508,868	5.22%	10,360,399	26.22%	49,869,267	6.21%	52,451,177	6.52%	(2,581,910)	-4.92%
Investments (Net of ACL)	138,904,603	17.31%	102,062,801	13.49%	36,841,803	36.10%	138,904,603	17.31%	139,568,036	17.34%	(663,433)	-0.48%
Investment in CUSO BCA/BAIA	731,119	0.09%	661,702	0.09%	69,418	10.49%	731,119	0.09%	726,292	0.09%	4,827	0.66%
Fixed Assets, Net	12,122,325	1.51%	11,556,476	1.53%	565,849	4.90%	12,122,325	1.51%	12,176,107	1.51%	(53,783)	-0.44%
Prepaid Expenses	635,405	0.08%	600,169	0.08%	35,235	6%	635,405	0.08%	732,812	0.09%	(97,407)	-13.29%
Interest Receivable	3,148,304	0.39%	3,048,750	0.40%	99,554	3.27%	3,148,304	0.39%	3,094,146	0.38%	54,157	1.75%
Other Assets	12,935,001	1.61%	10,310,595	1.36%	2,624,406	25.45%	12,935,001	1.61%	13,070,736	1.62%	(135,735)	-1.04%
Works of Art	117,619	0.01%	111,619	0.01%	6,000	5%	117,619	0.01%	117,619	0.01%	0	0.00%
TOTAL ASSETS	\$ 802,676,567	100.00%	\$ 756,711,033	100.00%	\$ 45,965,534	6.07%	\$ 802,676,567	100.00%	\$ 804,851,115	100.00%	\$ (2,174,548)	-0.27%
<u>LIABILITIES & EQUITY</u>												
LIABILITIES												
Share Savings (Note 4)	\$ 378,192,983	47.12%	\$ 388,159,728	51.30%	\$ (9,966,745)	-2.57%	378,192,983	47.12%	\$ 382,875,683	47.57%	\$ (4,682,700)	-1.22%
Share Draft	33,463,740	4.17%	36,408,667	4.81%	(2,944,927)	-8.09%	33,463,740	4.17%	33,547,562	4.17%	(83,822)	-0.25%
Share Certificates	279,880,412	34.87%	245,760,566	32.48%	34,119,846	13.88%	279,880,412	34.87%	277,530,199	34.48%	2,350,212	0.85%
TOTAL SHARES	\$ 691,537,135	86.15%	\$ 670,328,961	88.58%	\$ 21,208,174	3.16%	\$ 691,537,135	86.15%	\$ 693,953,444	86.22%	\$ (2,416,309)	-0.35%
Accrued Liabilities (Note 5)	10,274,448	1.28%	9,344,315	1.23%	930,133	9.95%	10,274,448	1.28%	12,318,299	1.53%	(2,043,851)	-16.59%
Dividend & Interest payable on Deposits (Note 6)	708,721	0.09%	728,978	0.10%	(20,257)	-2.78%	708,721	0.09%	541,539	0.07%	167,182	30.87%
TOTAL OTHER LIABILITIES	10,983,169	1.37%	\$ 10,073,293	1.33%	\$ 909,877	9.03%	\$ 10,983,169	1.37%	\$ 12,859,839	1.60%	\$ (1,876,669)	-14.59%
TOTAL LIABILITIES	\$ 702,520,304	87.52%	\$ 680,402,254	89.92%	\$ 22,118,051	3.25%	\$ 702,520,304	87.52%	\$ 706,813,283	87.82%	\$ (4,292,979)	-0.61%
EQUITY												
Undivided Earnings	82,153,458	10.23%	68,885,122	9.10%	13,268,336	19.26%	82,153,458	10.23%	82,153,458	10.21%	0	0.00%
Accum Unrealized Gain/Losses AFS	(106,482)	-0.01%	(4,289)	0.00%	(102,193)	2382.62%	(106,482)	-0.01%	(115,231)	-0.01%	8,749	-7.59%
Net Income	18,109,286	2.26%	7,427,946	0.98%	10,681,340	143.80%	18,109,286	2.26%	15,999,604	1.99%	2,109,682	13.19%
TOTAL EQUITY	\$ 100,156,262	12.48%	\$ 76,308,779	10.08%	\$ 23,847,483	31.25%	\$ 100,156,262	12.48%	\$ 98,037,832	12.18%	\$ 2,118,431	2.16%
TOTAL LIABILITIES AND EQUITY	\$ 802,676,567	100.00%	\$ 756,711,033	100.00%	\$ 45,965,534	6.07%	\$ 802,676,567	100.00%	\$ 804,851,115	100.00%	\$ (2,174,548)	-0.27%