



**STATEMENTS OF FINANCIAL CONDITION
AS OF SEPTEMBER 30, 2026
(Unaudited)**

ANNUAL COMPARISON							MONTH COMPARISON					
<u>ASSETS</u>	9/30/2026	%	9/30/2025	%	CHANGE	% CHANGE	9/30/2026	%	8/31/2026	%	CHANGE	% CHANGE
Gross Loans (Note 1)	\$ 610,554,898	76.07%	\$ 617,057,530	82.21%	\$ (6,502,633)	-1.05%	\$ 610,554,898	76.07%	\$ 610,498,342	76.06%	\$ 56,556	0.01%
Allowance for Credit Losses (Note 2)	(25,147,755)	-3.13%	(32,513,134)	-4.33%	7,365,379	-22.65%	(25,147,755)	-3.13%	(26,285,418)	-3.27%	1,137,663	-4.33%
Loans, Net	585,407,143	72.94%	584,544,396	77.88%	862,746	0.15%	585,407,143	72.94%	584,212,924	72.78%	1,194,219	0.20%
Cash & Equivalents (Note 3)	40,614,944	5.06%	41,092,613	5.47%	(477,669)	-1.16%	40,614,944	5.06%	49,869,267	6.21%	(9,254,323)	-18.56%
Investments (Net of ACL)	145,818,285	18.17%	97,119,832	12.94%	48,698,453	50.14%	145,818,285	18.17%	138,904,603	17.31%	6,913,682	4.98%
Investment in CUSO BCA/BAIA	740,231	0.09%	667,097	0.09%	73,134	10.96%	740,231	0.09%	731,119	0.09%	9,111	1.25%
Fixed Assets, Net	12,055,677	1.50%	11,502,139	1.53%	553,538	4.81%	12,055,677	1.50%	12,122,325	1.51%	(66,647)	-0.55%
Prepaid Expenses	566,547	0.07%	522,216	0.07%	44,331	8%	566,547	0.07%	635,405	0.08%	(68,858)	-10.84%
Interest Receivable	3,187,171	0.40%	2,729,977	0.36%	457,194	16.75%	3,187,171	0.40%	3,148,304	0.39%	38,868	1.23%
Other Assets	14,075,516	1.75%	12,270,104	1.63%	1,805,412	14.71%	14,075,516	1.75%	12,935,001	1.61%	1,140,514	8.82%
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	\$ 802,583,133	100.00%	\$ 750,559,993	100.00%	\$ 52,023,140	6.93%	\$ 802,583,133	100.00%	\$ 802,676,567	100.00%	\$ (93,434)	-0.01%
<u>LIABILITIES & EQUITY</u>												
<u>LIABILITIES</u>												
Share Savings (Note 4)	\$ 375,172,611	46.75%	\$ 383,884,918	51.15%	\$ (8,712,306)	-2.27%	375,172,611	46.75%	\$ 378,192,983	47.12%	\$ (3,020,372)	-0.80%
Share Draft	33,280,124	4.15%	34,508,930	4.60%	(1,228,806)	-3.56%	33,280,124	4.15%	33,463,740	4.17%	(183,616)	-0.55%
Share Certificates	281,981,379	35.13%	247,170,371	32.93%	34,811,009	14.08%	281,981,379	35.13%	279,880,412	34.87%	2,100,968	0.75%
TOTAL SHARES	\$ 690,434,115	86.03%	\$ 665,564,219	88.68%	\$ 24,869,896	3.74%	\$ 690,434,115	86.03%	\$ 691,537,135	86.15%	\$ (1,103,020)	-0.16%
Accrued Liabilities (Note 5)	9,501,559	1.18%	8,261,379	1.10%	1,240,180	15.01%	9,501,559	1.18%	10,274,448	1.28%	(772,890)	-7.52%
Dividend & Interest payable on Deposits (Note 6)	356,532	0.04%	329,925	0.04%	26,607	8.06%	356,532	0.04%	708,721	0.09%	(352,190)	-49.69%
TOTAL OTHER LIABILITIES	9,858,090	1.23%	\$ 8,591,304	1.14%	\$ 1,266,786	14.74%	\$ 9,858,090	1.23%	\$ 10,983,169	1.37%	\$ (1,125,079)	-10.24%
TOTAL LIABILITIES	\$ 700,292,205	87.25%	\$ 674,155,522	89.82%	\$ 26,136,683	3.88%	\$ 700,292,205	87.25%	\$ 702,520,304	87.52%	\$ (2,228,099)	-0.32%
<u>EQUITY</u>												
Undivided Earnings	82,153,458	10.24%	68,885,122	9.18%	13,268,336	19.26%	82,153,458	10.24%	82,153,458	10.23%	0	0.00%
Accum Unrealized Gain/Losses AFS	(194,259)	-0.02%	(664)	0.00%	(193,595)	29142.23%	(194,259)	-0.02%	(106,482)	-0.01%	(87,777)	82.43%
Net Income	20,331,729	2.53%	7,520,014	1.00%	12,811,715	170.37%	20,331,729	2.53%	18,109,286	2.26%	2,222,443	12.27%
TOTAL EQUITY	\$ 102,290,928	12.75%	\$ 76,404,471	10.18%	\$ 25,886,457	33.88%	\$ 102,290,928	12.75%	\$ 100,156,262	12.48%	\$ 2,134,665	2.13%
TOTAL LIABILITIES AND EQUITY	\$ 802,583,133	100.00%	\$ 750,559,993	100.00%	\$ 52,023,140	6.93%	\$ 802,583,133	100.00%	\$ 802,676,567	100.00%	\$ (93,434)	-0.01%

