



Statement of Financial Condition  
As of December 2025

	December	Year To Date
Total Loan Interest Income	\$ 3,913,131	\$ 44,453,898
Total Investment Interest Income	\$ 643,324	\$ 4,437,082
Total Miscellaneous Fee Income	\$ 1,099,059	\$ 11,660,680
<b>Total Operating Income</b>	<b>\$ 5,655,513</b>	<b>\$ 60,551,660</b>
Total Compensation	\$ 1,033,227	\$ 10,133,498
Total Employee Benefits	\$ 182,635	\$ 2,265,535
Total Education Expense	\$ 2,158	\$ 102,083
Total Association Dues	\$ 9,921	\$ 99,885
Total Occupancy Expense	\$ 69,329	\$ 843,243
Total Office Operating Expense	\$ 88,974	\$ 1,059,435
Total Advertising and Promotion	\$ 119,896	\$ 1,071,011
Total Loan Expense	\$ 181,588	\$ 2,284,261
Total Professional Service Expense	\$ 436,369	\$ 5,059,289
Loan Losses	\$ 540,527	\$ 4,461,935
Interest on Borrowed Money	\$ 106,945	\$ 1,226,297
Total Miscellaneous Operating Expense	\$ (99,524)	\$ 233,340
<b>Total Operating Expense Before Dividend</b>	<b>\$ 2,672,043</b>	<b>\$ 28,839,812</b>
Total Dividend Expense	\$ 1,428,084	\$ 17,069,862
<b>Total Operating Expense</b>	<b>\$ 4,100,127</b>	<b>\$ 45,909,674</b>
Disp of Assets (Gain)/Loss	\$ -	\$ (95,888)
Disp of Invest (Gain)/Loss	\$ -	\$ 639,628
Other Non - Oper	\$ -	\$ -
<b>Net Earnings</b>	<b>\$ 1,555,386</b>	<b>\$ 14,098,246</b>

		December	November
Assets	Total Loans	\$ 718,545,321	\$ 723,193,639
	Less Allowance for Credit Loss	\$ 8,365,216	\$ 8,081,516
	Net Loans	\$ 710,180,105	\$ 715,112,123
	Total Accounts Receivable	\$ 14,337,765	\$ 14,125,351
	Total Liquidity	\$ 5,881,400	\$ 6,249,573
	Total Investments	\$ 139,575,550	\$ 132,651,125
	Total Accrued Income	\$ 3,497,478	\$ 3,628,315
	Total Prepaid & Def Expense	\$ 2,039,191	\$ 2,108,321
	Total Fixed Assets	\$ 15,235,414	\$ 15,226,178
<b>Total Assets</b>		<b>\$ 890,746,902</b>	<b>\$ 889,100,986</b>
Liabilities	Total Accounts Payable	\$ 279,958.74	\$ 4,564,525.36
	Total Notes Payable	\$ 32,231,247	\$ 32,291,488
	Total Other Liabilities	\$ 6,974,166	\$ 6,729,251
	Total Shares	\$ 731,476,067	\$ 727,447,736
<b>Total Liabilities</b>		<b>\$ 770,961,438</b>	<b>\$ 771,033,000</b>
Equity	Reserves	\$ 3,788,734	\$ 3,788,734
	Undivided Earnings	\$ 120,675,208	\$ 106,576,963
	Unrealized Gain (Loss)	\$ (4,678,478)	\$ (4,840,570)
	Retained Earnings	\$ -	\$ 12,542,860
<b>Total Equity</b>		<b>\$ 119,785,464</b>	<b>\$ 118,067,986</b>
<b>Total Liabilities &amp; Equity</b>		<b>\$ 890,746,902</b>	<b>\$ 889,100,986</b>