



Statement of Financial Condition
As of July 2026

	July	Year To Date
Total Loan Interest Income	\$ 3,654,169	\$ 25,230,062
Total Investment Interest Income	\$ 431,570	\$ 3,059,724
Total Miscellaneous Fee Income	\$ 1,272,456	\$ 7,769,770
Total Operating Income	\$ 5,358,195	\$ 36,059,556
Total Compensation	\$ 921,973	\$ 6,445,076
Total Employee Benefits	\$ 127,653	\$ 1,069,129
Total Education Expense	\$ 12,658	\$ 76,578
Total Association Dues	\$ 7,175	\$ 64,211
Total Occupancy Expense	\$ 73,621	\$ 561,815
Total Office Operating Expense	\$ 101,091	\$ 683,287
Total Advertising and Promotion	\$ 101,193	\$ 730,968
Total Loan Expense	\$ 231,737	\$ 1,591,179
Total Professional Service Expense	\$ 519,629	\$ 3,098,692
Loan Losses	\$ 359,791	\$ 3,619,725
Interest on Borrowed Money	\$ 79,589	\$ 580,565
Total Miscellaneous Operating Expense	\$ 61,375	\$ 213,471
Total Operating Expense Before Dividend	\$ 2,597,485	\$ 18,734,697
Total Dividend Expense	\$ 1,489,452	\$ 9,787,611
Total Operating Expense	\$ 4,086,937	\$ 28,522,308
Disp of Assets (Gain)/Loss	\$ 61,782	\$ (1,433,332)
Disp of Invest (Gain)/Loss		
Other Non - Oper		
Net Earnings	\$ 1,209,475	\$ 8,970,580

		July	June
Assets	Total Loans	\$ 714,143,000	\$ 709,292,405
	Less Allowance for Credit Loss	\$ 8,643,010	\$ 8,616,642
	Net Loans	\$ 705,499,990	\$ 700,675,763
	Total Accounts Receivable	\$ 2,255,560	\$ 2,513,511
	Total Liquidity	\$ 5,144,635	\$ 5,087,709
	Total Investments	\$ 152,904,855	\$ 151,419,483
	Total Accrued Income	\$ 3,450,329	\$ 3,335,985
	Total Prepaid & Def Expense	\$ 2,180,514	\$ 2,258,341
	Total Fixed Assets	\$ 44,240,366	\$ 43,582,477
Total Assets		\$ 915,676,248	\$ 908,873,269
Liabilities	Total Accounts Payable	\$ 4,382,748.51	\$ 2,266,434.49
	Total Notes Payable	\$ 24,622,583	\$ 24,750,857
	Total Other Liabilities	\$ 7,520,017	\$ 7,053,511
	Total Shares	\$ 751,787,864	\$ 748,164,324
Total Liabilities		\$ 788,313,212	\$ 782,235,126
Equity	Reserves	\$ 3,788,734	\$ 3,788,734
	Undivided Earnings	\$ 120,675,208	\$ 120,675,208
	Unrealized Gain (Loss)	\$ (6,071,486)	\$ (5,586,904)
	Retained Earnings	\$ 8,970,580	\$ 7,761,104
Total Equity		\$ 127,363,036	\$ 126,638,143
Total Liabilities & Equity		\$ 915,676,248	\$ 908,873,269