

Consolidated Balance Sheet

	Prior Year End Dec 2024	Prior Month Nov 2025	Current Month Dec 2025	YTD Change
Assets				
Cash	\$8,179,375	\$8,983,442	\$8,753,211	\$573,836
Loans After Loan Loss	\$387,805,591	\$396,311,084	\$399,191,402	\$11,385,811
Investments	\$73,799,188	\$84,154,051	\$82,579,777	\$8,780,589
Property & Equipment	\$10,143,689	\$13,951,321	\$13,852,794	\$3,709,105
Other Assets	\$24,547,584	\$24,571,327	\$25,225,604	\$678,020
Total Assets	\$504,475,426	\$527,971,225	\$529,602,788	\$25,127,361
Liabilities & Capital				
Liabilities				
Shares	\$419,951,525	\$438,228,536	\$441,899,418	\$21,947,893
Other Liabilities	\$33,440,832	\$34,862,518	\$33,333,827	(\$107,005)
Total Liabilities	\$453,392,357	\$473,091,054	\$475,233,245	\$21,840,888
Capital				
Regular Reserves	\$4,240,576	\$4,240,576	\$4,240,576	\$0
Undivided Earnings	\$46,842,493	\$50,639,595	\$50,128,967	\$3,286,474
Total Capital	\$51,083,069	\$54,880,171	\$54,369,543	\$3,286,474
Total Liabilities & Capital	\$504,475,426	\$527,971,225	\$529,602,788	\$25,127,361

Consolidated Income Statement YTD

	Nov 2025	Dec 2025	Change from Prior Month	Dec 2024	Current Year Vs Prior Year
Interest Income					
Interest On Loans	\$21,982,479	\$24,106,506	\$2,124,027	\$22,057,650	\$2,048,856
Interest On Investments	\$1,677,516	\$1,881,040	\$203,524	\$1,989,242	(\$108,202)
Total Interest Income	\$23,659,995	\$25,987,546	\$2,327,551	\$24,046,892	\$1,940,654
Dividend and Interest Expense					
Shares	(\$5,000,075)	(\$5,479,080)	(\$479,005)	(\$4,589,610)	(\$889,470)
Other	(\$913,011)	(\$997,602)	(\$84,592)	(\$1,362,778)	\$365,176
Total Dividend and Interest Expense	(\$5,913,085)	(\$6,476,683)	(\$563,597)	(\$5,952,388)	(\$524,294)
Net Interest Income	\$17,746,910	\$19,510,864	\$1,763,954	\$18,094,504	\$1,416,359
Fee Income					
Fee Income	\$8,291,167	\$9,115,359	\$824,192	\$8,186,207	\$929,153
Operating Expense	(\$23,206,457)	(\$25,686,736)	(\$2,480,279)	(\$21,009,432)	(\$4,677,304)
Loan Provision	(\$1,551,999)	(\$2,275,780)	(\$723,782)	(\$2,279,705)	\$3,924
Non-operating Gain/(Loss)	(\$27,571)	(\$27,571)	\$0	\$2,195	\$29,766
Net Income	\$1,334,598	\$676,075	(\$658,523)	\$2,396,738	(\$1,720,664)



Cory Corrigan, CEO