

Consolidated Balance Sheet

	Prior Year End Dec 2024	Prior Month Jan 2026	Current Month Feb 2026	YTD Change
Assets				
Cash	\$8,179,375	\$9,175,554	\$8,890,135	\$710,760
Loans After Loan Loss	\$387,805,591	\$401,129,396	\$399,702,614	\$11,897,023
Investments	\$73,799,188	\$81,859,079	\$86,959,374	\$13,160,186
Property & Equipment	\$10,143,689	\$13,782,311	\$13,691,326	\$3,547,637
Other Assets	\$24,547,584	\$24,719,967	\$25,024,567	\$476,983
Total Assets	\$504,475,426	\$530,666,308	\$534,268,015	\$29,792,589
Liabilities & Capital				
Liabilities				
Shares	\$419,951,525	\$443,929,782	\$449,807,935	\$29,856,410
Other Liabilities	\$33,440,832	\$32,425,003	\$30,059,180	(\$3,381,652)
Total Liabilities	\$453,392,357	\$476,354,785	\$479,867,115	\$26,474,758
Capital				
Regular Reserves	\$4,240,576	\$4,240,576	\$4,240,576	\$0
Undivided Earnings	\$46,842,493	\$50,070,947	\$50,160,324	\$3,317,831
Total Capital	\$51,083,069	\$54,311,523	\$54,400,900	\$3,317,831
Total Liabilities & Capital	\$504,475,426	\$530,666,308	\$534,268,015	\$29,792,589

Consolidated Income Statement YTD

	Jan 2026	Feb 2026	Change from Prior Month	Feb 2025	Current Year Vs Prior Year
Interest Income					
Interest On Loans	\$2,016,567	\$4,191,514	\$2,174,947	\$3,822,039	\$369,475
Interest On Investments	\$157,649	\$320,677	\$163,028	\$245,266	\$75,412
Total Interest Income	\$2,174,216	\$4,512,191	\$2,337,975	\$4,067,304	\$444,887
Dividend and Interest Expense					
Shares	(\$473,780)	(\$901,553)	(\$427,773)	(\$868,708)	(\$32,845)
Other	(\$84,592)	(\$160,997)	(\$76,405)	(\$161,051)	\$54
Total Dividend and Interest Expense	(\$558,372)	(\$1,062,550)	(\$504,178)	(\$1,029,759)	(\$32,792)
Net Interest Income	\$1,615,844	\$3,449,641	\$1,833,796	\$3,037,546	\$412,095
Fee Income	\$669,272	\$1,336,847	\$667,575	\$1,344,926	(\$8,079)
Operating Expense	(\$2,346,602)	(\$4,816,627)	(\$2,470,026)	(\$4,356,167)	(\$460,460)
Loan Provision	(\$205,677)	(\$524,059)	(\$318,382)	(\$137,179)	(\$386,880)
Non-operating Gain/(Loss)	\$0	\$0	\$0	\$15,591	\$15,591
Net Income	(\$325,571)	(\$696,833)	(\$371,263)	\$299,620	(\$996,454)



Cory Corrigan, CEO