

Consolidated Balance Sheet

	Prior Year End Dec 2024	Prior Month Jun 2025	Current Month Jul 2025	YTD Change
Assets				
Cash	\$8,179,375	\$18,125,265	\$17,295,408	\$9,116,034
Loans After Loan Loss	\$387,805,591	\$395,050,009	\$393,891,331	\$6,085,740
Investments	\$73,799,188	\$69,218,468	\$73,425,256	(\$373,932)
Property & Equipment	\$10,143,689	\$14,331,120	\$14,248,381	\$4,104,693
Other Assets	\$24,547,584	\$23,631,049	\$24,658,076	\$110,492
Total Assets	\$504,475,426	\$520,355,912	\$523,518,453	\$19,043,026
Liabilities & Capital				
Liabilities				
Shares	\$419,951,525	\$433,263,948	\$436,357,864	\$16,406,339
Other Liabilities	\$33,440,832	\$34,429,430	\$34,614,998	\$1,174,166
Total Liabilities	\$453,392,357	\$467,693,378	\$470,972,863	\$17,580,505
Capital				
Regular Reserves	\$4,240,576	\$4,240,576	\$4,240,576	\$0
Undivided Earnings	\$46,842,493	\$48,421,958	\$48,305,014	\$1,462,521
Total Capital	\$51,083,069	\$52,662,534	\$52,545,590	\$1,462,521
Total Liabilities & Capital	\$504,475,426	\$520,355,912	\$523,518,453	\$19,043,026

Consolidated Income Statement YTD

	Jun 2025	Jul 2025	Change from Prior Month	Jul 2024	Current Year Vs Prior Year
Interest Income					
Interest On Loans	\$11,786,211	\$13,817,303	\$2,031,092	\$12,479,130	\$1,338,173
Interest On Investments	\$909,006	\$1,043,632	\$134,626	\$1,286,110	(\$242,479)
Total Interest Income	\$12,695,217	\$14,860,935	\$2,165,717	\$13,765,240	\$1,095,695
Dividend and Interest Expense					
Shares	(\$2,672,327)	(\$3,141,674)	(\$469,347)	(\$2,437,164)	(\$704,510)
Other	(\$495,482)	(\$580,101)	(\$84,619)	(\$905,954)	\$325,853
Total Dividend and Interest Expense	(\$3,167,809)	(\$3,721,775)	(\$553,966)	(\$3,343,118)	(\$378,658)
Net Interest Income	\$9,527,408	\$11,139,159	\$1,611,752	\$10,422,122	\$717,037
Fee Income					
Fee Income	\$4,251,091	\$4,985,192	\$734,101	\$4,463,234	\$521,958
Operating Expense	(\$12,593,487)	(\$14,734,937)	(\$2,141,450)	(\$12,009,910)	(\$2,725,027)
Loan Provision	(\$810,459)	(\$1,090,770)	(\$280,311)	(\$1,141,081)	\$50,310
Non-operating Gain/(Loss)	(\$2,703)	(\$2,703)	\$0	(\$18,103)	(\$15,401)
Net Income	\$632,908	\$514,392	(\$118,516)	\$1,423,446	(\$909,054)



Cory Corrigan, CEO