

Consolidated Balance Sheet

	Prior Year End Dec 2024	Prior Month Feb 2026	Current Month Mar 2026	YTD Change
Assets				
Cash	\$8,179,375	\$8,890,135	\$8,755,433	\$576,058
Loans After Loan Loss	\$387,805,591	\$399,702,614	\$401,739,563	\$13,933,972
Investments	\$73,799,188	\$86,959,374	\$71,259,271	(\$2,539,917)
Property & Equipment	\$10,143,689	\$13,691,326	\$13,766,714	\$3,623,025
Other Assets	\$24,547,584	\$25,024,567	\$25,338,721	\$791,137
Total Assets	\$504,475,426	\$534,268,015	\$520,859,702	\$16,384,276
Liabilities & Capital				
Liabilities				
Shares	\$419,951,525	\$449,807,935	\$450,174,820	\$30,223,295
Other Liabilities	\$33,440,832	\$30,059,180	\$17,769,517	(\$15,671,315)
Total Liabilities	\$453,392,357	\$479,867,115	\$467,944,337	\$14,551,980
Capital				
Regular Reserves	\$4,240,576	\$4,240,576	\$4,240,576	\$0
Undivided Earnings	\$46,842,493	\$50,160,324	\$48,674,790	\$1,832,296
Total Capital	\$51,083,069	\$54,400,900	\$52,915,365	\$1,832,296
Total Liabilities & Capital	\$504,475,426	\$534,268,015	\$520,859,702	\$16,384,276

Consolidated Income Statement YTD

	Feb 2026	Mar 2026	Change from Prior Month	Mar 2025	Current Year Vs Prior Year
Interest Income					
Interest On Loans	\$4,191,514	\$6,286,322	\$2,094,808	\$5,795,670	\$490,652
Interest On Investments	\$320,677	\$520,795	\$200,117	\$447,433	\$73,361
Total Interest Income	\$4,512,191	\$6,807,116	\$2,294,925	\$6,243,103	\$564,013
Dividend and Interest Expense					
Shares	(\$901,553)	(\$1,384,774)	(\$483,221)	(\$1,325,805)	(\$58,970)
Other	(\$160,997)	(\$229,699)	(\$68,701)	(\$245,648)	\$15,950
Total Dividend and Interest Expense	(\$1,062,550)	(\$1,614,473)	(\$551,923)	(\$1,571,453)	(\$43,020)
Net Interest Income	\$3,449,641	\$5,192,643	\$1,743,003	\$4,671,651	\$520,993
Fee Income	\$1,336,847	\$2,107,217	\$770,370	\$2,078,865	\$28,352
Operating Expense	(\$4,816,627)	(\$7,193,796)	(\$2,377,168)	(\$6,302,690)	(\$891,106)
Loan Provision	(\$524,059)	(\$1,225,869)	(\$701,810)	(\$186,716)	(\$1,039,153)
Non-operating Gain/(Loss)	\$0	\$0	\$0	\$13,380	\$13,380
Net Income	(\$696,833)	(\$1,305,048)	(\$608,214)	\$631,208	(\$1,936,256)



Cory Corrigan, CEO