

Consolidated Balance Sheet

	Prior Year End Dec 2024	Prior Month Apr 2025	Current Month May 2025	YTD Change
Assets				
Cash	\$8,179,375	\$10,902,714	\$15,486,537	\$7,307,163
Loans After Loan Loss	\$387,805,591	\$391,846,905	\$395,812,761	\$8,007,170
Investments	\$73,799,188	\$75,003,568	\$72,335,768	(\$1,463,420)
Property & Equipment	\$10,143,689	\$14,468,388	\$14,400,162	\$4,256,474
Other Assets	\$24,547,584	\$24,164,927	\$23,034,825	(\$1,512,759)
Total Assets	\$504,475,426	\$516,386,500	\$521,070,053	\$16,594,627
Liabilities & Capital				
Liabilities				
Shares	\$419,951,525	\$431,827,651	\$433,425,794	\$13,474,269
Other Liabilities	\$33,440,832	\$32,478,458	\$35,475,520	\$2,034,688
Total Liabilities	\$453,392,357	\$464,306,109	\$468,901,314	\$15,508,957
Capital				
Regular Reserves	\$4,240,576	\$4,240,576	\$4,240,576	\$0
Undivided Earnings	\$46,842,493	\$47,839,816	\$47,928,163	\$1,085,670
Total Capital	\$51,083,069	\$52,080,392	\$52,168,739	\$1,085,670
Total Liabilities & Capital	\$504,475,426	\$516,386,500	\$521,070,053	\$16,594,627

Consolidated Income Statement YTD

	Apr 2025	May 2025	Change from Prior Month	May 2024	Current Year Vs Prior Year
Interest Income					
Interest On Loans	\$7,747,455	\$9,795,521	\$2,048,066	\$8,823,644	\$971,877
Interest On Investments	\$603,186	\$736,751	\$133,564	\$1,030,046	(\$293,296)
Total Interest Income	\$8,350,641	\$10,532,271	\$2,181,631	\$9,853,691	\$678,581
Dividend and Interest Expense					
Shares	(\$1,767,589)	(\$2,226,947)	(\$459,358)	(\$1,675,193)	(\$551,754)
Other	(\$327,511)	(\$412,185)	(\$84,673)	(\$729,219)	\$317,035
Total Dividend and Interest Expense	(\$2,095,100)	(\$2,639,131)	(\$544,031)	(\$2,404,412)	(\$234,719)
Net Interest Income	\$6,255,541	\$7,893,140	\$1,637,599	\$7,449,279	\$443,861
Fee Income					
Fee Income	\$2,852,568	\$3,586,572	\$734,004	\$3,148,797	\$437,775
Operating Expense	(\$8,545,931)	(\$10,646,093)	(\$2,100,162)	(\$8,510,850)	(\$2,135,244)
Loan Provision	(\$632,042)	(\$717,015)	(\$84,972)	(\$873,230)	\$156,216
Non-operating Gain/(Loss)	\$16,029	(\$3,076)	(\$19,105)	(\$12,674)	(\$9,597)
Net Income	\$254,977	\$417,943	\$162,966	\$982,863	(\$564,920)



Cory Corrigan, CEO