

Consolidated Balance Sheet

	Prior Year End	Prior Month	Current Month	YTD Change
	Dec 2024	Oct 2025	Nov 2025	
Assets				
Cash	\$8,179,375	\$11,226,319	\$8,983,442	\$804,067
Loans After Loan Loss	\$387,805,591	\$395,572,284	\$396,311,084	\$8,505,493
Investments	\$73,799,188	\$83,189,731	\$84,154,051	\$10,354,864
Property & Equipment	\$10,143,689	\$14,044,006	\$13,951,321	\$3,807,632
Other Assets	\$24,547,584	\$23,820,524	\$24,571,327	\$23,743
Total Assets	<u>\$504,475,426</u>	<u>\$527,852,863</u>	<u>\$527,971,225</u>	<u>\$23,495,799</u>
Liabilities & Capital				
Liabilities				
Shares	\$419,951,525	\$439,278,389	\$438,228,536	\$18,277,011
Other Liabilities	\$33,440,832	\$34,065,835	\$34,862,518	\$1,421,686
Total Liabilities	<u>\$453,392,357</u>	<u>\$473,344,224</u>	<u>\$473,091,054</u>	<u>\$19,698,697</u>
Capital				
Regular Reserves	\$4,240,576	\$4,240,576	\$4,240,576	\$0
Undivided Earnings	\$46,842,493	\$50,268,063	\$50,639,595	\$3,797,102
Total Capital	<u>\$51,083,069</u>	<u>\$54,508,639</u>	<u>\$54,880,171</u>	<u>\$3,797,102</u>
Total Liabilities & Capital	<u>\$504,475,426</u>	<u>\$527,852,863</u>	<u>\$527,971,225</u>	<u>\$23,495,799</u>

Consolidated Income Statement YTD

	Oct 2025	Nov 2025	Change from Prior Month	Nov 2024	Current Year Vs Prior Year
Interest Income					
Interest On Loans	\$19,992,442	\$21,982,479	\$1,990,038	\$20,100,479	\$1,882,000
Interest On Investments	\$1,520,556	\$1,677,516	\$156,960	\$1,825,268	(\$147,752)
Total Interest Income	<u>\$21,512,998</u>	<u>\$23,659,995</u>	<u>\$2,146,998</u>	<u>\$21,925,747</u>	<u>\$1,734,248</u>
Dividend and Interest Expense					
Shares	(\$4,539,216)	(\$5,000,075)	(\$460,858)	(\$4,138,742)	(\$861,333)
Other	(\$831,148)	(\$913,011)	(\$81,863)	(\$1,277,603)	\$364,593
Total Dividend and Interest Expense	<u>(\$5,370,364)</u>	<u>(\$5,913,085)</u>	<u>(\$542,721)</u>	<u>(\$5,416,345)</u>	<u>(\$496,740)</u>
Net Interest Income	<u>\$16,142,634</u>	<u>\$17,746,910</u>	<u>\$1,604,276</u>	<u>\$16,509,402</u>	<u>\$1,237,508</u>
Fee Income	\$7,260,816	\$8,291,167	\$1,030,352	\$7,205,685	\$1,085,482
Operating Expense	(\$21,120,191)	(\$23,206,457)	(\$2,086,266)	(\$19,134,771)	(\$4,071,685)
Loan Provision	(\$1,551,999)	(\$1,551,999)	\$0	(\$2,087,291)	\$535,292
Non-operating Gain/(Loss)	(\$26,380)	(\$27,571)	(\$1,192)	(\$6,005)	\$21,566
Net Income	<u>\$827,653</u>	<u>\$1,334,598</u>	<u>\$506,945</u>	<u>\$1,943,586</u>	<u>(\$608,988)</u>



Cory Corrigan, CEO