

## Consolidated Balance Sheet

|  | Prior Year End<br>Dec 2024 | Prior Month<br>Aug 2025 | Current Month<br>Sep 2025 | YTD Change          |
|--|----------------------------|-------------------------|---------------------------|---------------------|
| <b>Assets</b>                          |                            |                         |                           |                     |
| Cash                                   | \$8,179,375                | \$17,800,812            | \$17,350,742              | \$9,171,367         |
| Loans After Loan Loss                  | \$387,805,591              | \$392,996,091           | \$393,953,643             | \$6,148,051         |
| Investments                            | \$73,799,188               | \$73,070,716            | \$70,675,664              | (\$3,123,523)       |
| Property & Equipment                   | \$10,143,689               | \$14,136,072            | \$14,042,275              | \$3,898,586         |
| Other Assets                           | \$24,547,584               | \$23,648,154            | \$24,401,437              | (\$146,147)         |
| <b>Total Assets</b>                    | <b>\$504,475,426</b>       | <b>\$521,651,846</b>    | <b>\$520,423,761</b>      | <b>\$15,948,335</b> |
| <b>Liabilities &amp; Capital</b>       |                            |                         |                           |                     |
| <b>Liabilities</b>                     |                            |                         |                           |                     |
| Shares                                 | \$419,951,525              | \$432,098,963           | \$431,836,873             | \$11,885,348        |
| Other Liabilities                      | \$33,440,832               | \$36,122,366            | \$34,065,095              | \$624,263           |
| Total Liabilities                      | \$453,392,357              | \$468,221,329           | \$465,901,968             | \$12,509,611        |
| <b>Capital</b>                         |                            |                         |                           |                     |
| Regular Reserves                       | \$4,240,576                | \$4,240,576             | \$4,240,576               | \$0                 |
| Undivided Earnings                     | \$46,842,493               | \$49,189,941            | \$50,281,217              | \$3,438,724         |
| Total Capital                          | \$51,083,069               | \$53,430,516            | \$54,521,793              | \$3,438,724         |
| <b>Total Liabilities &amp; Capital</b> | <b>\$504,475,426</b>       | <b>\$521,651,846</b>    | <b>\$520,423,761</b>      | <b>\$15,948,335</b> |

## Consolidated Income Statement YTD

|                                      | Aug 2025            | Sep 2025            | Change from<br>Prior Month | Sep 2024            | Current Year<br>Vs Prior Year |
|--------------------------------------|---------------------|---------------------|----------------------------|---------------------|-------------------------------|
| <b>Interest Income</b>               |                     |                     |                            |                     |                               |
| Interest On Loans                    | \$15,878,012        | \$17,875,305        | \$1,997,293                | \$16,248,570        | \$1,626,735                   |
| Interest On Investments              | \$1,179,947         | \$1,359,017         | \$179,070                  | \$1,549,431         | (\$190,414)                   |
| Total Interest Income                | \$17,057,959        | \$19,234,322        | \$2,176,362                | \$17,798,001        | \$1,436,321                   |
| <b>Dividend and Interest Expense</b> |                     |                     |                            |                     |                               |
| Shares                               | (\$3,612,190)       | (\$4,066,777)       | (\$454,587)                | (\$3,257,325)       | (\$809,452)                   |
| Other                                | (\$664,693)         | (\$746,556)         | (\$81,863)                 | (\$1,101,359)       | \$354,803                     |
| Total Dividend and Interest Expense  | (\$4,276,883)       | (\$4,813,333)       | (\$536,450)                | (\$4,358,684)       | (\$454,649)                   |
| <b>Net Interest Income</b>           | <b>\$12,781,076</b> | <b>\$14,420,989</b> | <b>\$1,639,912</b>         | <b>\$13,439,317</b> | <b>\$981,671</b>              |
| <b>Fee Income</b>                    |                     |                     |                            |                     |                               |
| Fee Income                           | \$5,740,212         | \$6,453,088         | \$712,876                  | \$5,922,362         | \$530,726                     |
| Operating Expense                    | (\$16,712,320)      | (\$18,857,762)      | (\$2,145,442)              | (\$15,519,029)      | (\$3,338,733)                 |
| Loan Provision                       | (\$1,206,987)       | (\$1,245,627)       | (\$38,640)                 | (\$1,847,114)       | \$601,487                     |
| Non-operating Gain/(Loss)            | (\$15,735)          | (\$15,735)          | \$0                        | (\$25,081)          | (\$9,347)                     |
| <b>Net Income</b>                    | <b>\$788,154</b>    | <b>\$899,044</b>    | <b>\$110,890</b>           | <b>\$1,591,191</b>  | <b>(\$692,147)</b>            |



Cory Corrigan, CEO