

## Consolidated Balance Sheet

	Prior Year End Dec 2024	Prior Month Feb 2025	Current Month Mar 2025	YTD Change
<b>Assets</b>				
Cash	\$8,179,375	\$9,744,473	\$10,672,512	\$2,493,137
Loans After Loan Loss	\$387,805,591	\$388,126,197	\$389,780,215	\$1,974,624
Investments	\$73,799,188	\$76,880,528	\$82,134,082	\$8,334,894
Property & Equipment	\$10,143,689	\$10,171,930	\$10,099,190	(\$44,499)
Other Assets	\$24,547,584	\$26,183,791	\$26,296,343	\$1,748,759
<b>Total Assets</b>	<b>\$504,475,426</b>	<b>\$511,106,918</b>	<b>\$518,982,342</b>	<b>\$14,506,915</b>
<b>Liabilities &amp; Capital</b>				
<b>Liabilities</b>				
Shares	\$419,951,525	\$425,025,078	\$434,123,741	\$14,172,216
Other Liabilities	\$33,440,832	\$34,411,697	\$32,403,315	(\$1,037,517)
Total Liabilities	\$453,392,357	\$459,436,775	\$466,527,056	\$13,134,699
<b>Capital</b>				
Regular Reserves	\$4,240,576	\$4,240,576	\$4,240,576	\$0
Undivided Earnings	\$46,842,493	\$47,429,569	\$48,214,710	\$1,372,216
Total Capital	\$51,083,069	\$51,670,145	\$52,455,285	\$1,372,216
<b>Total Liabilities &amp; Capital</b>	<b>\$504,475,426</b>	<b>\$511,106,919</b>	<b>\$518,982,342</b>	<b>\$14,506,915</b>

## Consolidated Income Statement YTD

	Feb 2025	Mar 2025	Change from Prior Month	Mar 2024	Current Year Vs Prior Year
<b>Interest Income</b>					
Interest On Loans	\$3,822,039	\$5,795,670	\$1,973,631	\$5,236,593	\$559,077
Interest On Investments	\$245,266	\$447,433	\$202,168	\$762,277	(\$314,844)
Total Interest Income	\$4,067,304	\$6,243,103	\$2,175,799	\$5,998,871	\$244,232
<b>Dividend and Interest Expense</b>					
Shares	(\$868,708)	(\$1,325,805)	(\$457,097)	(\$961,054)	(\$364,751)
Other	(\$161,051)	(\$245,648)	(\$84,597)	(\$553,854)	\$308,205
Total Dividend and Interest Expense	(\$1,029,759)	(\$1,571,453)	(\$541,694)	(\$1,514,907)	(\$56,546)
<b>Net Interest Income</b>	<b>\$3,037,546</b>	<b>\$4,671,651</b>	<b>\$1,634,105</b>	<b>\$4,483,964</b>	<b>\$187,687</b>
<b>Fee Income</b>					
Fee Income	\$1,344,926	\$2,078,865	\$733,939	\$1,754,347	\$324,518
Operating Expense	(\$4,356,167)	(\$6,302,690)	(\$1,946,523)	(\$5,475,104)	(\$827,586)
Loan Provision	(\$137,179)	(\$186,716)	(\$49,537)	(\$248,268)	\$61,552
Non-operating Gain/(Loss)	\$15,591	\$13,380	(\$2,212)	(\$2,712)	(\$16,092)
<b>Net Income</b>	<b>\$299,620</b>	<b>\$631,208</b>	<b>\$331,588</b>	<b>\$359,061</b>	<b>\$272,146</b>



Cory Corrigan, CEO