

Consolidated Balance Sheet

	Prior Year End Dec 2024	Prior Month Oct 2025	Current Month Nov 2025	YTD Change
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	\$504,475,426	\$527,852,863	\$527,971,225	\$23,495,799
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	\$453,392,357	\$473,344,224	\$473,091,054	\$19,698,697
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	\$51,083,069	\$54,508,639	\$54,880,171	\$3,797,102
Total Liabilities & Capital	\$504,475,426	\$527,852,863	\$527,971,225	\$23,495,799

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	\$21,512,998	\$23,659,995	\$2,146,998	\$21,925,747	\$1,734,248
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	(\$5,370,364)	(\$5,913,085)	(\$542,721)	(\$5,416,345)	(\$496,740)
Net Interest Income	\$16,142,634	\$17,746,910	\$1,604,276	\$16,509,402	\$1,237,508
Fee Income					
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	\$827,653	\$1,334,598	\$506,945	\$1,943,586	(\$608,988)



Cory Corrigan, CEO