

AS OF 12/31/2025 14:37:51

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Option Selected : Consolidated Income Statement

Federally insured by NCUA

BR/ACCT#	ACCOUNT NAME	MONTH TO DATE	% REV	PERIOD TO DATE	% REV	YEAR TO DATE	% REV
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Revenue Accounts							

	INTEREST ON LOANS (INCLUDING MC)	36,975.21	37.18	109,292.74	37.65	437,434.46	39.00
	INTEREST INCOME ON MTG LOANS	2,082.74	2.09	5,758.39	1.98	24,815.46	2.21
	INCOME FROM INVESTMENTS	46,882.54	47.15	138,717.43	47.79	532,228.21	47.46
	0/ 125.02 NCUA FUND EQUITY DISTRIBUTION	0.00	0.00	0.00	0.00	(8,518.54)	(0.76)
	FEE INCOME	11,464.69	11.53	30,707.91	10.58	118,420.37	10.56
	OTHER OPERATING INCOME	2,034.38	2.05	5,813.25	2.00	17,131.51	1.53
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Total Revenues		99,439.56	100.00	290,289.72	100.00	1,121,511.47	100.00
Expense Accounts							

	EMPLOYEE COMPENSATION & BENEFITS	37,771.69	37.98	105,501.25	36.34	400,292.03	35.69
	OFFICE OCCUPANCY EXPENSE	2,053.16	2.06	8,088.18	2.79	31,805.31	2.84
	OFFICE OPERATIONS EXPENSE	11,263.40	11.33	33,354.50	11.49	130,497.19	11.64
	EDUCATION AND PROMOTION EXPENSE	175.00	0.18	775.00	0.27	5,126.73	0.46
	LOAN SERVICING COSTS	2,546.60	2.56	7,236.99	2.49	32,700.26	2.92
	PROF & OUTSIDE SERVICES	1,339.16	1.35	4,017.48	1.38	12,742.60	1.14
	PROVISION FOR LOAN LOSS	9,349.00	9.40	15,261.00	5.26	35,553.10	3.17
	MISC OPERATING EXPENSE	6,779.26	6.82	23,944.11	8.25	87,019.98	7.76
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	SUB-TOT.OPER EXP.	71,277.27	71.68	198,178.51	68.27	735,737.20	65.60
	DIVIDENDS-REGULAR SHARES	364.57	0.37	1,085.80	0.37	4,288.67	0.38
	DIVIDENDS-SUPERSHARES	277.58	0.28	796.34	0.27	3,139.92	0.28
	DIVIDENDS-IRA ACCOUNTS	3,636.69	3.66	10,847.72	3.74	42,034.93	3.75
	DIVIDENDS-SHARE DRAFTS	256.29	0.26	756.62	0.26	2,877.56	0.26
	DIVIDENDS-CLUB ACCOUNT	0.18	0.00	3.07	0.00	12.50	0.00
	DIVIDENDS-CERTIFICATES	5,102.13	5.13	15,114.37	5.21	56,755.55	5.06
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	DIVIDENDS SUB TOTAL	9,637.44	9.69	28,603.92	9.85	109,109.13	9.73
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Total Expenses		80,914.71	81.37	226,782.43	78.12	844,846.33	75.33

AS OF 12/31/2025

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BR/ACCT#	ACCOUNT NAME	MONTH TO DATE	% REV	PERIOD TO DATE	% REV	YEAR TO DATE	% REV
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Net Income		18,524.85	18.63	63,507.29	21.88	276,665.14	24.67
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Certified Correct by (Please Print)

Telephone No.

Treasurer-Manager (Signature)

Date

President/Authorized Officer

Date

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Option Selected : Consolidated Balance Sheet

Federally insured by NCUA

Asset Accounts

TOTAL LOANS	8,566,706.64	
ALLOWANCE FOR LOAN LOSS	(74,804.65)	

TOTAL LOANS LESS ALLOW FOR LOSSES		8,491,901.99
CASH OR CASH EQUIVALENTS	459,222.21	
DEMAND-CATALYST	2,483,852.98	
DEMAND ACCOUNT-OTHER FI	0.00	
CORE-DEPOSIT IN BANKS-FIS	9,249.00	
CORE-AVAILABLE FOR SALE-GSP	0.00	
CORE-MEMBER CAPITAL	6,590.50	
CORE-CERTIFICATE OF DEPOSIT	12,106,000.00	
CORE-NCUA SHARES	201,450.66	
PREPAID ACCOUNTS	30,157.62	
TOTAL LAND & BUILDINGS LESS DEPRECIATION	62,444.82	
FURNITURE & EQUIPMENT LESS DEPRECIATION	92,598.41	
ACCRUED INVESTMENT INCOME	4,478.95	
ACCRUED LOAN INCOME	17,199.24	
UTILITY DEPOSIT	130.00	

SUBTOTAL		15,473,374.39

Total Assets		23,965,276.38
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Liability Accounts

ACCOUNTS PAYABLE	71,136.28	
ACCOUNTS PAYABLE-NCUA ASSESSMENT	0.00	
UNDISTRIBUTED PAYROLL DEDUCTIONS	26,617.21	

ACCRUED SUBTOTAL		97,753.49

Total Liabilities		97,753.49
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Equity Accounts

SHARES-REGULAR & SUPER SHARE	12,201,637.95	
SHARES - DRAFT	6,019,331.18	
SHARES - CLUB ACCOUNTS	6,838.43	
SHARES - IRA'S	1,142,087.12	
SHARES - CERTIFICATES ISSUED	1,688,849.69	

SHARES SUBTOTAL		21,058,744.37
REGULAR RESERVES	543,139.83	
UNDIVIDED EARNINGS	2,202,131.40	
NET INCOME (LOSS)	63,507.29	

SUBTOTAL		2,808,778.52

Total Equities		23,867,522.89

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Total Liability and Equity

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23,965,276.38

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