

	December 2025	November 2025	Cur vs Pri Mth	Cur vs Pri Mth	December 2024	Cur vs Pri Yr	Cur vs Pri Yr
	Current Month	Prior Month	\$ Variance	% Variance	Prior Year	\$ Variance	% Variance
CASH	135,198,598.49	153,393,940.42	(18,195,341.93)	(11.86%)	105,535,071.70	29,663,526.79	28.11%
RECEIVABLES	30,356,769.79	28,766,607.69	1,590,162.10	5.53%	9,387,255.66	20,969,514.13	223.38%
INVESTMENTS	415,713,273.35	399,700,391.99	16,012,881.36	4.01%	378,486,083.39	37,227,189.96	9.84%
LOANS	1,234,325,192.11	1,235,611,488.12	(1,286,296.01)	(0.10%)	1,261,258,588.02	(26,933,395.91)	(2.14%)
INDIRECT LOAN PREM	1,436,337.70	1,453,270.70	(16,933.00)	(1.17%)	1,831,673.63	(395,335.93)	(21.58%)
CREDIT CARD LOANS	101,788,696.69	99,127,241.53	2,661,455.16	2.68%	95,293,668.81	6,495,027.88	6.82%
LOAN PARTICIPATION	(38,098,497.49)	(39,353,780.88)	1,255,283.39	3.19%	(56,839,524.48)	18,741,026.99	32.97%
PURCHASED LOANS	168,099.63	179,989.67	(11,890.04)	(6.61%)	479,342.31	(311,242.68)	(64.93%)
Commercial Loans	4,565,431.37	4,481,908.03	83,523.34	1.86%	900,498.97	3,664,932.40	406.99%
BUSINESS LOANS	607,851.47	619,028.60	(11,177.13)	(1.81%)	402,944.45	204,907.02	50.85%
TOTAL LOANS	1,304,793,111.48	1,302,119,145.77	2,673,965.71	0.21%	1,303,327,191.71	1,465,919.77	0.11%
NOTES RECEIVABLE	0.00	0.00	0.00	0.00%	0.00	0.00	0.00%
ALLOWANCE FOR LOAN LOSSES	(18,838,753.44)	(19,119,765.44)	281,012.00	1.47%	(16,870,019.26)	(1,968,734.18)	(11.67%)
LAND	6,136,507.99	6,136,507.99	0.00	0.00%	6,136,507.99	0.00	0.00%
BUILDINGS	38,509,915.06	38,314,079.34	195,835.72	0.51%	34,757,879.85	3,752,035.21	10.79%
ACCUM BUILDING DEPRECIATION	(9,379,343.46)	(9,299,527.04)	(79,816.42)	(0.86%)	(8,473,008.74)	(906,334.72)	(10.70%)
FURN. & EQUIP	20,646,867.09	20,614,848.02	32,019.07	0.16%	20,352,271.28	294,595.81	1.45%
ACCUM DEPRECIATION	(19,238,396.17)	(19,156,487.41)	(81,908.76)	(0.43%)	(18,166,743.88)	(1,071,652.29)	(5.90%)
LEASEHOLD IMPROVEMENTS	23,261.07	23,766.85	(505.78)	(2.13%)	4,805.41	18,455.66	384.06%
PREPAID EXPENSES	2,023,867.16	2,077,204.42	(53,337.26)	(2.57%)	1,954,270.38	69,596.78	3.56%
ACCRUED INTEREST	6,251,237.32	6,327,439.26	(76,201.94)	(1.20%)	5,763,489.28	487,748.04	8.46%
OTHER ASSETS	30,713,785.63	30,320,234.48	393,551.15	1.30%	30,401,155.47	312,630.16	1.03%
TOTAL ASSETS	1,942,910,701.36	1,940,218,386.34	2,692,315.02	0.14%	1,852,596,210.24	90,314,491.12	4.88%
MISC PAYABLES	5,928,084.09	6,132,465.81	(204,381.72)	(3.33%)	8,035,949.12	(2,107,865.03)	(26.23%)
DIVIDENDS PAYABLE	0.00	74,635.25	(74,635.25)	100.00%	0.00	0.00	0.00%
INTEREST PAYABLE ON ADVANCES	239,563.33	294,417.63	(54,854.30)	(18.63%)	33,340.13	206,223.20	618.54%
NCUSIF STABILIZATION PREMIUM	0.00	0.00	0.00	0.00%	0.00	0.00	0.00%
EMPLOYEE BENEFITS PAYABLE	80,461.23	16,110.96	64,350.27	399.42%	28,274.30	52,186.93	184.57%
BONUS DIV & INT REFUND PAYABLE	0.00	0.00	0.00	0.00%	0.00	0.00	0.00%
IRA TAXES PAYABLE	34,928.87	46,459.24	(11,530.37)	(24.82%)	23,633.94	11,294.93	47.79%
PAYROLL TAXES PAYABLE	0.00	0.00	0.00	0.00%	0.00	0.00	0.00%
ACCRUED EXPENSES	5,967,884.42	5,817,905.56	149,978.86	2.58%	6,217,033.26	(249,148.84)	(4.01%)
UNPOSTED ITEMS	196,797.75	238,797.56	(41,999.81)	(17.59%)	643,230.35	(446,432.60)	(69.40%)
TRANSFER CLEARING	0.00	(500.00)	500.00	100.00%	0.00	0.00	0.00%
CLEARING ACCOUNT	10,310,943.86	19,362,692.44	(9,051,748.58)	(46.75%)	8,671,138.35	1,639,805.51	18.91%
MERGER ENTRIES/OTHER LIAB	0.00	0.00	0.00	0.00%	0.00	0.00	0.00%
CECL OFF BALANCE SHEET RESERVE	1,546.00	1,546.00	0.00	0.00%	1,546.00	0.00	0.00%
SHARED BRANCHING ENTRIES	0.00	0.00	0.00	0.00%	0.00	0.00	0.00%
MORTGAGE PAYABLES	9,425.00	14,735.00	(5,310.00)	(36.04%)	7,245.00	2,180.00	30.09%

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	Current Month	Prior Month	\$ Variance	% Variance	Prior Year	\$ Variance	% Variance
NOTES PAYABLE	51,000,000.00	51,000,000.00	0.00	0.00%	21,000,000.00	30,000,000.00	142.86%
TOTAL LIABILITIES	73,769,634.55	82,999,265.45	(9,229,630.90)	(11.12%)	44,661,390.45	29,108,244.10	65.18%
SHARES	451,435,851.51	451,110,806.34	325,045.17	0.07%	451,584,283.33	(148,431.82)	(0.03%)
CHECKING ACCOUNTS	365,462,341.84	355,730,250.17	9,732,091.67	2.74%	327,820,403.77	37,641,938.07	11.48%
MONEY MARKET ACCOUNTS	226,023,769.36	226,786,860.83	(763,091.47)	(0.34%)	220,616,291.52	5,407,477.84	2.45%
FLEXIBLE SAVINGS ACCOUNTS	3,998,394.55	4,120,687.81	(122,293.26)	(2.97%)	4,888,356.37	(889,961.82)	(18.21%)
IRA ACCOUNTS	101,510,926.54	102,192,074.75	(681,148.21)	(0.67%)	109,498,950.96	(7,988,024.42)	(7.30%)
EASY STREET CERTIFICATES	6,874,425.72	7,037,086.82	(162,661.10)	(2.31%)	8,200,260.29	(1,325,834.57)	(16.17%)
SHARE INVEST CERTIFICATES	523,224,186.74	520,836,462.29	2,387,724.45	0.46%	537,524,231.63	(14,300,044.89)	(2.66%)
TOTAL SHARES	1,678,529,896.26	1,667,814,229.01	10,715,667.25	0.64%	1,660,132,777.87	18,397,118.39	1.11%
UNREALIZED GAIN/LOSS	(13,174,266.08)	(13,214,926.57)	40,660.49	0.31%	(29,357,131.67)	16,182,865.59	55.12%
RETAINED EARNINGS	177,153,418.92	177,153,418.92	0.00	0.00%	168,272,198.40	8,881,220.52	5.28%
NET INCOME TO DATE	26,632,017.71	25,466,399.53	1,165,618.18	4.58%	8,886,975.19	17,745,042.52	199.67%
TOTAL EQUITY	1,869,141,066.81	1,857,219,120.89	11,921,945.92	0.64%	1,807,934,819.79	61,206,247.02	3.39%
TOTAL LIABILITIES AND EQUITY	1,942,910,701.36	1,940,218,386.34	2,692,315.02	0.14%	1,852,596,210.24	90,314,491.12	4.88%