

# Financial Statements

## BALANCE SHEET

	December 31, 2025	December 31, 2024
<b>ASSETS</b>		
Cash	\$ 59,137,137	\$ 74,219,898
Investments	100,439,494	84,078,451
Loans to Members	660,856,187	629,489,551
Property and Equipment	13,670,267	12,945,280
Other Assets	50,611,429	49,630,972
Total Assets	<u>\$ 884,714,514</u>	<u>\$ 850,364,152</u>

## LIABILITIES AND MEMBERS' EQUITY

Members' Share Accounts	\$ 734,570,817	\$ 708,320,990
Accrued Expenses and Other Liabilities	56,984,859	55,965,071
Total Liabilities	<u>791,555,676</u>	<u>764,286,061</u>
Members' Equity	93,158,838	86,078,091
Total Liabilities and Members' Equity	<u>\$ 884,714,514</u>	<u>\$ 850,364,152</u>

## INCOME STATEMENT

	For the year Ended December 31, 2025	For the year Ended December 31, 2024
Interest Income	\$ 50,444,656	\$ 43,942,130
Interest Expense	(17,297,598)	(14,267,081)
Net Interest Income	\$ 33,147,058	\$ 29,675,049
Provision for Loan Losses	(1,589,978)	(1,050,000)
Net Interest Income After Provision for Loan Losses	\$ 31,557,080	\$ 28,625,049
Non-interest Income	10,916,161	9,612,513
General and Administrative Expenses	(36,513,982)	(31,647,383)
Net Income	<u>\$ 5,959,259</u>	<u>\$ 6,590,179</u>