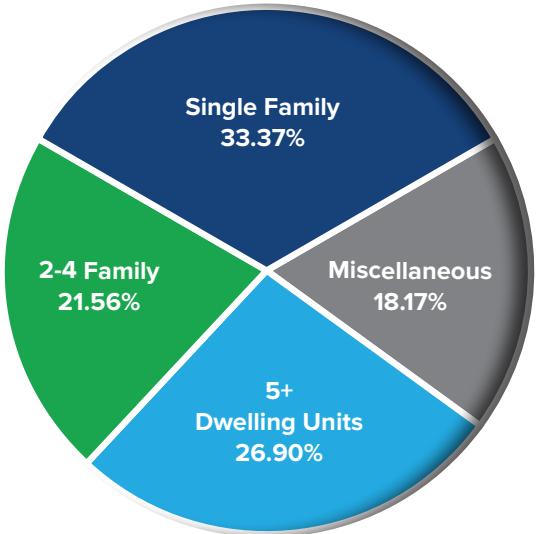


**Loan Portfolio**

as of 12/31/25



Miscellaneous includes: Non-residential 10.71%, Home Improvement 0.35%, HELOC 7.10% and Secured by Deposits 0.01%.

**COMPARATIVE STATEMENT OF CONDITION**

Prepared in accordance with generally accepted accounting principles (GAAP)

		12/31/25	12/31/24
<b>Assets</b>	Cash on Hand and in Banks and U.S. Government Obligations	\$ 94,047,729	\$ 97,895,615
	First Mortgage Loans*	<u>277,116,222</u>	275,192,333
	Other Investments	0	0
	Consumer Loans	16,998,810	17,702,932
	Loans on Savings Accounts	18,741	27,613
	Federal Home Loan Bank Stock	974,700	971,200
	Real Estate Owned (REO)	0	0
	Other Resources	14,196,146	14,687,613
	Building and Office Equipment	6,358,008	6,589,681
	<b>Total Assets</b>	<u>\$ 409,710,356</u>	<u>\$ 413,066,987</u>
<b>Liabilities</b>	Savings, Checking and Certificate Accounts	\$ 349,356,372	\$ 353,814,363
	Money Market Accounts	<u>6,550,725</u>	7,117,311
	<b>Total Savings</b>	<u>\$ 355,907,097</u>	<u>\$ 360,931,674</u>
	Borrowed Money	0	0
	Advance Payments —Taxes and Insurance	2,978,875	3,640,037
	Accrued Interest on Savings	174,857	122,810
	Outstanding Checks Payable	1,830,003	2,055,010
	Other Liabilities, Including Accrued Taxes	853,920	1,071,416
	<b>Total Liabilities</b>	<u>\$ 361,744,752</u>	<u>\$ 367,820,947</u>
<b>Reserves</b>	Undivided Profits	\$ 60,469,257	\$ 60,469,257
	Net Income 12-months Ended 12/31/25	<u>(1,988,759)</u>	---
	Temporary Market Value Adjustments	<u>(10,514,894)</u>	<u>(15,223,217)</u>
	<b>Total Liabilities and Reserves</b>	<u>\$ 47,965,604</u>	<u>\$ 45,246,040</u>
		<u><b>\$ 409,710,356</b></u>	<u><b>\$ 413,066,987</b></u>

	12/31/25	12/31/24
<b>*Gross Loans Receivable</b>	\$ 280,161,822	\$ 278,051,053
Less: Deferred Credits	682,090	717,374
General Loan Loss Reserves	2,340,004	2,123,165
Reserve for Uncollected Interest	23,506	18,181
<b>Net Loans Receivable</b>	<u>\$ 277,116,222</u>	<u>\$ 275,192,333</u>

Market value adjustments are temporary adjustments to capital and assets.