



Balance Sheet

December 31, 2024

| Assets | 2023 | 2024 | 2024 |
|------------------------------|------------------------|------------------------|-------------------|
| | December Actual | November Actual | December |
| Cash | 956,666 | 6,753,959 | 6,241,903 |
| Investments | 21,225,161 | 17,872,737 | 16,769,996 |
| NCUSIF | 744,858 | 728,073 | 728,073 |
| Real Estate Loans | 21,220,143 | 25,730,667 | 22,745,646 |
| Commercial Loans | 8,073,401 | 9,897,079 | 6,312,577 |
| All Other loans | 24,835,645 | 22,665,964 | 28,011,705 |
| Total Loans | 54,129,189 | 58,293,710 | 57,069,928 |
| ALLL | -450,208 | -543,402 | -491,501 |
| | 53,678,981 | 57,750,308 | 56,578,427 |
| Land and Building | 1,867,999 | 1,759,399 | 1,746,829 |
| Other Fixed Assets | 69,173 | 12,424 | 11,837 |
| Other Assets | 805,081 | 809,520 | 813,743 |
| TOTAL ASSETS | 79,347,919 | 85,686,422 | 82,890,807 |
| Liabilities | | | |
| Accounts Payable | 172,174 | 615,135 | 294,588 |
| Regular Shares | 32,552,535 | 32,977,940 | 32,556,848 |
| All other Shares | 40,495,033 | 42,923,344 | 41,674,498 |
| Total Shares | 73,047,568 | 75,901,284 | 74,231,346 |
| Borrowings | 0 | 2,500,000 | 1,500,000 |
| Equity | | | |
| Effect of Accounting Change | -276,496 | -276,496 | -276,496 |
| Regular Reserves | 1,890,324 | 1,890,324 | 1,890,324 |
| Undivided Earnings | 4,748,266 | 5,203,449 | 5,423,893 |
| Net Worth | 6,362,094 | 6,817,278 | 7,037,722 |
| Other Comprehensive Income | -233,917 | -147,276 | -172,849 |
| Total Liab and Equity | 79,347,919 | 85,686,422 | 82,890,807 |