

# BALANCE SHEET

## YEAR ENDING DECEMBER 31, 2025

	<b>2024</b>	<b>2025</b>
<b>ASSETS</b>		
Cash and Cash Equivalents	\$ 253,043,422	\$ 210,314,850
Investments	660,199,459	838,921,750
Personal Loans	978,869,214	998,353,112
Real Estate Loans	1,120,307,192	1,243,872,233
Business Loans	252,893,703	271,231,125
Allowance for Loan/Share Loss	(23,284,121)	(22,938,592)
Furniture and Fixtures (Net)	17,863,504	11,411,265
Land and Building (Net)	40,340,674	65,972,877
Other Assets	77,435,728	118,025,900
<b>Total Assets</b>	<b>\$ 3,377,668,775</b>	<b>\$ 3,735,164,520</b>
<b>LIABILITIES</b>		
Other Liabilities	\$ 37,088,017	\$ 37,166,239
Share Savings	953,964,246	1,032,560,940
Share Draft Checking	571,693,211	642,645,282
Share Certificates	444,416,422	475,043,200
Individual Retirement (IRA)	86,879,841	89,413,635
Money Market	918,653,494	996,986,452
<b>EQUITY</b>		
Regular Reserves	\$ 16,689,321	\$ 16,689,321
Undivided Earnings	348,284,223	444,659,451
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>\$ 3,377,668,775</b>	<b>\$ 3,735,164,520</b>
<b>CAPITAL RATIO</b>	<b>13.59 %</b>	<b>14.13 %</b>

