

Consolidated Balance Sheet

	Prior Year End Dec 2023	Prior Month Oct 2024	Current Month Nov 2024	YTD Change
Assets				
Cash	\$4,715,093	\$6,783,560	\$6,684,358	\$1,969,265
Loans After Loan Loss	\$369,599,479	\$383,010,757	\$384,180,358	\$14,580,879
Investments	\$110,735,721	\$76,189,729	\$80,118,524	(\$30,617,197)
Property & Equipment	\$8,349,583	\$9,778,507	\$10,216,201	\$1,866,618
Other Assets	\$20,594,004	\$23,033,905	\$24,145,030	\$3,551,026
Total Assets	\$513,993,880	\$498,796,457	\$505,344,471	(\$8,649,409)
Liabilities & Capital				
Liabilities				
Shares	\$392,259,085	\$412,377,460	\$417,502,385	\$25,243,300
Other Liabilities	\$73,840,848	\$35,152,037	\$37,339,206	(\$36,501,642)
Total Liabilities	\$466,099,933	\$447,529,497	\$454,841,591	(\$11,258,342)
Capital				
Regular Reserves	\$4,240,576	\$4,240,576	\$4,240,576	\$0
Undivided Earnings	\$43,653,372	\$47,026,384	\$46,262,304	\$2,608,933
Total Capital	\$47,893,948	\$51,266,960	\$50,502,880	\$2,608,933
Total Liabilities & Capital	\$513,993,880	\$498,796,457	\$505,344,471	(\$8,649,409)

Consolidated Income Statement YTD

	Oct 2024	Nov 2024	Change from Prior Month	Nov 2023	Current Year Vs Prior Year
Interest Income					
Interest On Loans	\$18,185,438	\$20,100,479	\$1,915,041	\$17,256,038	\$2,844,441
Interest On Investments	\$1,683,425	\$1,825,268	\$141,842	\$3,055,814	(\$1,230,547)
Total Interest Income	\$19,868,863	\$21,925,747	\$2,056,884	\$20,311,852	\$1,613,895
Dividend and Interest Expense					
Shares	(\$3,697,510)	(\$4,138,742)	(\$441,233)	(\$2,361,689)	(\$1,777,053)
Other	(\$1,195,964)	(\$1,277,603)	(\$81,639)	(\$1,833,426)	\$555,823
Total Dividend and Interest Expense	(\$4,893,473)	(\$5,416,345)	(\$522,872)	(\$4,195,115)	(\$1,221,230)
Net Interest Income	\$14,975,390	\$16,509,402	\$1,534,012	\$16,116,737	\$392,665
Fee Income					
Fee Income	\$6,614,038	\$7,205,685	\$591,647	\$5,805,360	\$1,400,325
Operating Expense	(\$17,389,263)	(\$19,134,771)	(\$1,745,508)	(\$16,910,333)	(\$2,224,439)
Loan Provision	(\$1,928,970)	(\$2,087,291)	(\$158,321)	(\$1,329,046)	(\$758,245)
Non-operating Gain/(Loss)	(\$29,210)	(\$6,005)	\$23,205	\$18,080	\$24,086
Net Income	\$1,828,370	\$1,943,586	\$115,216	\$3,455,333	(\$1,511,747)



Cory Corrigan, CEO