

STATEMENT OF FINANCIAL CONDITION AS OF

September 30, 2026 Before

Close

SOUTHWEST MONTANA COMMUNITY FEDERAL CREDIT UNION

Ref. *	Item	ASSETS		
		LOANS & CASH	\$ Amount	Acct. code
	1. a. Commercial and agricultural loans to members		5,782,505.34	
	b. Real estate loans to members (first lien), original maturity over 12 years			
	c. Loan balance fully secured by shares		754,240.44	
	d. All other loans to members (excluding a,b,c, above)		106,374,771.41	
	e. Total loans to members (includes Items a,b,c,and d)		112,911,517.19	
	f. All other loan accounts (excluding amts. in 1a, b, c,and d)		503,571.84	
	2. Total loans (Sum of 1e and f)		113,415,089.03	
	3. (Less) Allowance for loan losses		1,150,663.46	
	4. Net Loans Outstanding (Sum of 2 less 3)		112,264,425.57	
	5. Cash (cash on hand, petty cash, checking accts., etc.)		27,883,376.43	

	INVESTMENTS (A + B = C)	Remaining Maturities		C. Total	
		A. 1 Yr. or less	B. More than 1 Yr		
	6. U.S. Govt. Obligations			0.00	
	7. Federal Agency Securities		33,427,021.52	33,427,021.52	
	8. Shares, Deposits, & Certif. in Corp. Centrals		563,688.72	563,688.72	
	9. Shares, Deposits, & Certif. in other CUs, Banks, S&Ls, & MSBs	6,923,000.00	8,718,000.00	15,641,000.00	
	10. Other Investments		3,365,645.18	3,365,645.18	
	11. NCUSIF Capital Deposit		1,800,041.07	1,800,041.07	
	12. Shares in Central Liquidity Facility (Direct or Indirect)			0.00	
	13. (Less) Allowance for Investment Loss			0.00	
	14. Mutual funds, incl. common trust investments			0.00	
	15. (Less) Allow. For common trust & mutual fund invstmt. Losses			0.00	
	16. Trading securities (at market)			0.00	
	17 Net Investments (sum of 6-12, 14 and 16, less 13 and 15)	6,923,000.00	47,874,396.49	54,797,396.49	

	OTHER ASSETS		
	18. Land and Building (net of depreciation)	4,969,031.59	
	19. Other fixed assets (net of depreciation)	149,547.62	
	20. Monetary Control reserve deposits		
	21. All other assets	1,078,198.52	
	22. TOTAL ASSETS (Sum of 4, 5, 17 and 18-21)	201,141,976.22	

Ref. *	Item	LIABILITIES, SAVINGS, EQUITY			
		(A + B = C)	A. 1 Yr or less than 1 Yr.	B. More	C. Total
	23. Notes Payable				0.00
	24. Rev. Repurchase Transac.				0.00
	25. Interest payable				
	26. Accounts payable				1,944,163.39
	27. Dividends/Interest on shares /deposits payable				216,967.18
	28. Unapplied data processing exceptions				
	29. All other liabilities				510,825.14
	30. TOTAL LIABILITIES (Sum of 23-29)				2,671,955.71

		Remaining Maturities		C. Total	
		A. 1 Yr. or less	B. More than 1 Yr.		
	31. a. Share certificates	13,525,631.35	6,937,909.97	20,463,541.32	
	b. Share draft accounts			39,751,400.51	
	c. Member Deposits (SCU's Only)				
	d. IRA/Keogh & retirement accounts			6,961,427.54	
	e. Other member savings			112,699,880.86	
	f. Non-member savings				
	g. Total savings/shares/deposits (Sum of 31a -31f)			179,876,250.23	

	32. Regular/statutory reserves		1,969,319.44	
	33. Investment valuation reserve (SCU's only)		(5,771,881.46)	
	34. Special Reserves			
	35. Other reserves			
	36. Undivided earnings		21,481,797.59	
	37. Net Income (Loss)		914,534.71	
	38. TOTAL LIABILITIES & EQUITY (Sum of 30, 31g, and 32-37)		201,141,976.22	

MARKET VALUES OF INVESTMENTS	Remaining Maturities		C. Total	
	A. 1 Yr. or less	B. More than 1 Yr. \$		
39. U.S. Government Obligations			0.00	
40. Federal Agency Securities		29,839,948.24	29,839,948.24	
41. All other Investments	6,923,000.00	14,447,374.97	21,370,374.97	

* Numbers in this column refer to notes in financial statements, letters refer to supplementary schedules which are attached.