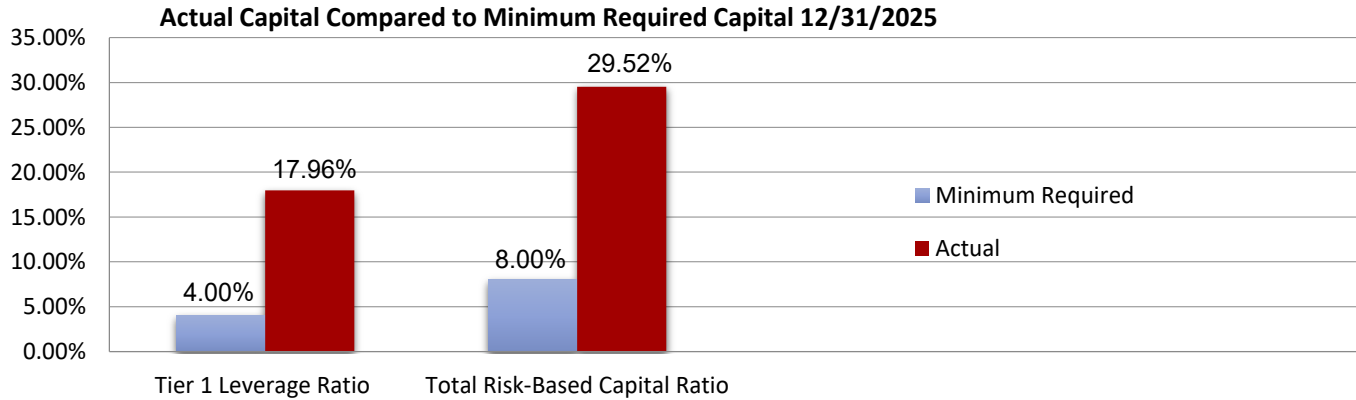


GOVERNMENT CAPITAL REQUIREMENTS

	MINIMUM REQUIREMENT	ACTUAL	EXCESS
TIER 1 LEVERAGE CAPITAL	\$15,363,000	\$68,997,000	\$53,634,000
TOTAL RISK-BASED CAPITAL	\$19,523,000	\$72,048,303	\$52,525,303



Tier 1 leverage capital and total risk-based capital are measures of a bank's financial strength. San Luis Valley Federal Bank's capital positions in both areas far exceed the minimum standards required by government regulations. During our 126 years of doing business in the San Luis Valley, we have built one of the strongest capital positions of any banking company in the state of Colorado. We are a mutual bank supported by our member-depositors. Our financial strength instills the trust in our members that the Bank will be here to serve them long into the future.

Statement of Condition

Assets		Liabilities and Net Worth	
Mortgage Loans	\$168,403,892	Deposits	\$320,236,919
Commercial & Government Loans	\$91,194,881	Advances from Federal Home Loan Bank:	
Consumer Loans	\$22,073,826	Short Term	\$0
Allowance for Loan and Lease Losses	(\$2,900,000)	Long Term	\$0
Real Estate Owned and In Judgment	\$0	Other Liabilities	\$5,414,930
Investment Securities	\$75,907,354	Capital	\$64,837,344
Federal Home Loan Bank Stock	\$915,600	TOTAL LIABILITIES	
Cash on Hand and in Banks	\$14,066,116	AND NET WORTH	\$390,489,193
Fixed Assets Less Depreciation	\$9,646,826		
Other Assets	\$11,180,698		
TOTAL ASSETS	\$390,489,193		

At the close of business, December 31, 2025

I, Mark E. Bechaver, Chief Executive Officer, of the above-named savings association, do hereby declare this Statement of Condition has been prepared in accordance with the instructions issued by the Office of the Comptroller of the Currency and is true to the best of my knowledge and belief.

Mark E. Bechaver,
Chief Executive Officer