2026 SECOND QUARTER FINANCIAL STATEMENT RECAP

NATIONAL SLOVAK SOCIETY OF THE USA • Comparative Statement of Financial Condition for 2026 & 2025

Balance Sheet Comparison

Assets	June 30, 2026	December 31, 2025	Difference
Bonds	1,583,256,615	1,593,217,849	(9,961,234)
Preferred Stocks	10,125,483	10,731,382	(605,899)
Common Stocks	14,272,972	12,943,975	1,328,997
Mortgage Loans on Real Estate	159,162,147	169,735,396	(10,573,249)
Real Estate	3,122,622	3,156,620	(33,998)
Cash/Short Term Investments	27,326,305	25,848,932	1,477,373
Contract Loans	1,182,657	1,077,913	104,744
Other Invested Assets	6,765,506	5,054,023	1,711,483
Investment Income Due & Accrued	17,832,219	17,880,628	(48,409)
Deferred Premiums	121,564	137,242	(15,678)
TOTAL Assets	**$1,823,168,090**	**$1,839,783,960**	**($16,615,870)**
Percentage Change Year to Year	**-0.90%**		

Liabilities	June 30, 2026	December 31, 2025	Difference
Aggregate Reserves for Life	1,636,630,400	1,660,312,630	(23,682,230)
Aggregate Reserves for Annuities	61,095,795	59,824,255	1,271,540
Contract Claims (Life)	330,000	525,000	(195,000)
Policyholder Dividends	1,520,000	1,455,000	65,000
Interest Maintenance Reserve	4,629,398	4,309,064	320,334
Commissions	325,000	495,000	(170,000)
General Expenses	3,409,500	2,606,850	802,650
Amounts Withheld	28,211	33,647	(5,436)
Asset Valuation Reserve	15,545,000	13,868,000	1,677,000
TOTAL Liabilities	**$1,723,513,304**	**$1,743,429,446**	**($19,916,142)**
Surplus + Contributions	**$99,654,786**	**$96,354,514**	**$3,300,272**
Solvency Ratio	**105.78%**	**105.53%**	

Net Income Comparison

Income	June 30, 2026	June 30, 2025	Difference
Premiums	92,014,014	127,174,616	(35,160,602)
Net Investment Income	45,317,871	44,096,829	1,221,042
Amortization of IMR	555,822	283,991	271,831
TOTAL Income	**$137,887,707**	**$171,555,436**	**($33,667,729)**

Expenses	2nd Quarter 2026	2nd Quarter 2025	Difference
Death Benefits	8,292,183	8,838,879	($546,696)
Annuity Benefits	137,630,663	130,904,010	6,726,653
Matured Endowments	19,423	56,172	(36,749)
Disability Benefits	4,901	3,297	1,604
Surrender Benefits & Withdrawals	769,598	520,956	248,642
Interest and Adjustments	14,667	8,189	6,478
Increase in Reserves	(23,682,230)	21,738,800	(45,421,030)
TOTAL Expenses	**$123,049,205**	**$162,070,303**	**($39,021,098)**
Commissions	2,266,966	3,050,353	(783,387)
General Insurance/Fraternal Expenses	7,798,733	6,493,319	1,305,414
Taxes, Licenses/Fees	158,493	253,559	(95,066)
SUBTOTAL	**$133,273,397**	**$171,867,534**	**($38,594,137)**
Net Gain/(Loss) from Operations	4,614,310	(312,098)	4,926,408
Dividends	759,034	641,689	117,345
Net Gain/(Loss) after Dividends	**$3,855,276**	**($953,787)**	**$4,809,063**
Net Realized Capital Gain/(Loss)	238,642	(1,034,331)	1,272,973
Net Income/(Loss)	**$4,093,918**	**($1,988,118)**	**$6,082,036**