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Riverbend Supply Co.

Monthly Financial Package

October 2026

Issued November 18, 2026

CONFIDENTIAL

Prepared for the client and the advisors the client authorizes

Sample client. Every name and figure is hypothetical.

Prepared by Baratelli CPA & Accounting, PLLC in Baratelli Bankable

Prepared from your books for management's use. No assurance is provided.

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Riverbend Supply Co.

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Prepared from the books for management's use, accrual basis; substantially all disclosures are omitted. No assurance is provided.

Riverbend Supply Co.

Highlights

October 2026, with comparisons to last year

Revenue this month **$113,475** 27.0% vs. Oct last year	Gross margin **44.1%** 40.2% a year ago	Net income this month **$18,039** 15.9% of revenue	Cash at month-end **$86,321** $1,977 change in the month
Revenue, year to date **$944,740** 11.3% vs. last year	Net income, year to date **$70,792** $37,676 last year	Accounts receivable **$103,720** about 28 days of sales	Working capital **$150,827** 3.61 current ratio
EBITDA, this month **$18,495** YTD $72,486 · last year $37,676	Operating cash flow, this month **$24,914** YTD $53,466 · last year $26,942	Capital spending, this month **$0** YTD $0	Free cash flow, this month **$24,914** YTD $53,466 · last year $26,942

Next payroll

$8,397 on November 20, 2026

Paid every two weeks; last payroll $4,200 on 11/13/2026.

Cash at month-end covers 10.3 payrolls.

Comfortable, with collections coming in on schedule.

Collections

$106,305 collected on account

Against $105,590 billed in Oct · plus $7,885 of cash sales

$7,300 past due on 1 invoice. Call first:

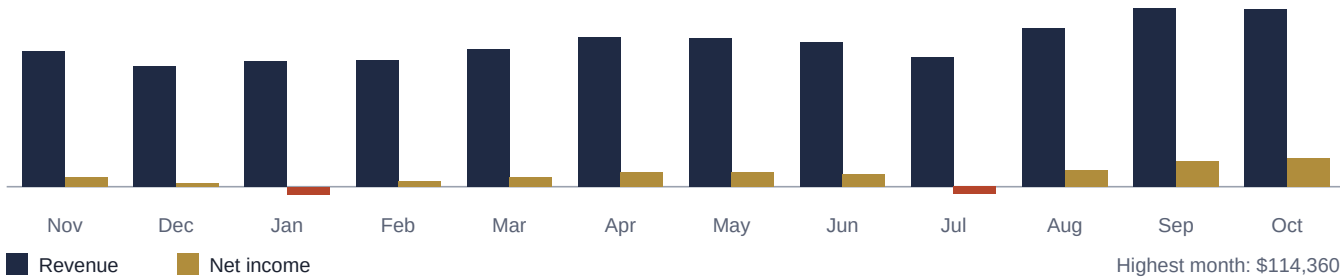
Delta Farm Co-op (573) 555-0142 $7,300, 22 days

Income tax building up on your profit: set aside $7,198

See the owner's paycheck page

25% of $70,792 profit so far this year, less $10,500 paid · on pace for $21,237 for the year · next estimate about $10,700 due 01/15/2027

Revenue and net income, last twelve months



Highest month: $114,360

From your accountant

Your books for the month are closed and reconciled. Questions? Reply to this email or call us.

Prepared from the books for management's use, accrual basis; substantially all disclosures are omitted. No assurance is provided.

Riverbend Supply Co.

What changed this month

October 2026 compared with September 2026

THE HEADLINES

Revenue	$113,475, down $885 (1%) from September.
Net income	$18,039, up $2,029 (13%) from September.
Spending	$95,435, down $2,914 (3%) from September.
Cash	$86,321 at month-end, up $1,977 (2%) since September's month-end.
Customers owe you	$103,720, down $715 (1%) since September.
Largest rise in spending	Professional fees: $3,410 against $1,705 in September.

Where income moved

	This month	Last month	Change
Service revenue	$190	$960	**-$770**

Where spending moved

	This month	Last month	Change
Professional fees	$3,410	$1,705	**+$1,705**
Advertising and marketing	$435	$965	**-$530**

Each figure is calculated from the books for the two months shown. Lines shown moved by at least $250 and 10%.
Prepared from your records; not audited or reviewed, and no assurance is provided.

Prepared from the books for management's use, accrual basis; substantially all disclosures are omitted. No assurance is provided.

Riverbend Supply Co.

The owner's paycheck

What you took, what the business earned for you, and what cash is available to take next

You took this month	The business earned for you	Cash available to take next month
$7,436	**$23,431**	**$0**
Year to date $91,612	Year to date $125,098	The forecast already needs the line

INCOME TAX BUILDING UP ON YOUR PROFIT

Set aside $7,198

25% of $70,792 profit so far this year, less $10,500 paid

On pace for the year
$21,237 of tax
Next estimate: about $10,700 due 01/15/2027

What you took

	Oct	Year to date
Wages	$4,936	$52,612
Shareholder distributions	$2,500	$39,000
Total you took	**$7,436**	**$91,612**

What the business earned for you

	Oct	Year to date
Net income	$18,039	$70,792
Add back your pay, perks and personal items	$4,936	$52,612
Adjust for interest, taxes, depreciation, amortization	$456	$1,693
Your true earnings from the business	**$23,431**	**$125,098**

So far this year you have taken $91,612 of the $125,098 the business earned for you (73%). This is the figure a buyer or a lender starts from (seller's discretionary earnings).

How much cash is available to take

The 13-week forecast already needs the line of credit to cover payroll, bills and loan payments, so hold off on taking more until collections catch up. Lowest point: $50,000 in the week of February 10, 2027.

Taxes to set aside

The profit flows to your personal return, so the tax is yours to pay, even on profit left in the business. On $70,792 of profit so far this year, about $17,698 (25%) is owed; $10,500 has been paid in estimates, leaving $7,198. At this pace the full year comes to about $84,951 of profit and $21,237 of tax. Paying the estimates on time avoids an underpayment penalty and a large bill in April. Keep the set-aside in a separate savings account. Tax on your salary is already withheld through payroll. Estimates already paid include those paid from your household books.

Estimates for planning. Call us before a large distribution; S corporation owners also need a reasonable salary through payroll.

Prepared from the books for management's use, accrual basis; substantially all disclosures are omitted. No assurance is provided.

Riverbend Supply Co.

What's ahead, and what we need from you

As of November 18, 2026

Questions for you

1. Latest loan statement from First Community Bank showing interest paid to date — by 11/28/2026

Reply to the email this came with, or call us; we close each one as it's answered.

Coming up in the next 30 days

Date	What
11/18/2026	Bill due to Ozark Safety Products, $8,937.00
11/23/2026	Bill due to Baratelli CPA & Accounting, $1,705.00
11/26/2026	Bill due to City Power & Light, $642.50
12/03/2026	Bill due to Midwest Paper Wholesale, $6,000.00
12/03/2026	Bill due to Gateway Medical Supply, $5,942.00
12/03/2026	Bill due to Ozark Safety Products, $3,961.00
12/03/2026	Bill due to Midwest Paper Wholesale, $3,301.00
12/17/2026	Bill due to Gateway Medical Supply, $5,942.00
12/17/2026	Bill due to Ozark Safety Products, $3,961.00
12/17/2026	Bill due to Midwest Paper Wholesale, $3,301.00
02/01/2027	2026 Forms 1099, 8 W-9s missing

Prepared from the books for management's use, accrual basis; substantially all disclosures are omitted. No assurance is provided.

Riverbend Supply Co.

Cash forecast: the next 13 weeks

From November 18, 2026, built from what's in the books: invoices and bills by due date, payroll, loan schedules, rent, leases and recurring items

Starts from today's cash in the books, $100,217 on November 18, 2026, not month-end cash of $86,321 on October 31, 2026 (the balance sheet). The $13,896 difference is the net cash that came in since month-end.

	Week 1 11/18	Week 2 11/25	Week 3 12/02	Week 4 12/09	Week 5 12/16	Week 6 12/23	Week 7 12/30	Week 8 01/06	Week 9 01/13	Week 10 01/20	Week 11 01/27	Week 12 02/03	Week 13 02/10
Cash at the start of the week	**100,217**	**105,411**	**107,122**	**123,186**	**123,968**	**103,329**	**104,870**	**91,846**	**93,387**	**67,321**	**68,284**	**55,260**	**56,801**
Coming in													
Collections from customers	23,270	6,980	42,125	7,750	-	-	-	-	-	-	-	-	-
Expected cash sales (13-week average)	1,540	1,540	1,540	1,540	1,540	1,540	1,540	1,540	1,540	1,540	1,540	1,540	1,540
Going out													
Payroll, payroll taxes and benefits (required)	(8,397)	-	(8,397)	(2,668)	(8,397)	-	(8,397)	-	(11,065)	-	(8,397)	-	(11,065)
Loan payments (required)	(577)	-	-	-	(577)	-	-	-	-	(577)	-	-	-
Rent (required)	-	(2,500)	-	-	-	-	(2,500)	-	-	-	(2,500)	-	-
Estimated income tax (required)	-	-	-	-	-	-	-	-	(10,700)	-	-	-	-
Utilities, insurance and other costs	-	-	-	(5,841)	-	-	-	-	(5,841)	-	-	-	(5,841)
Owner draws (recent average)	-	(3,667)	-	-	-	-	(3,667)	-	-	-	(3,667)	-	-
Bills to pay	(10,642)	(642)	(19,204)	-	(13,204)	-	-	-	-	-	-	-	-
Net change before borrowing	**5,193**	**1,710**	**16,064**	**781**	**(20,638)**	**1,540**	**(13,023)**	**1,540**	**(26,065)**	**962**	**(13,023)**	**1,540**	**(15,365)**
Line of credit (limit $75,000)													
Borrow on the line	-	-	-	-	-	-	-	-	-	-	-	-	8,564
Repay the line	-	-	-	-	-	-	-	-	-	-	-	-	-
Owed on the line, end of week	0	0	0	0	0	0	0	0	0	0	0	0	8,564
Still available to borrow	75,000	75,000	75,000	75,000	75,000	75,000	75,000	75,000	75,000	75,000	75,000	75,000	66,435
Cash at the end of the week	**105,411**	**107,122**	**123,186**	**123,968**	**103,329**	**104,870**	**91,846**	**93,387**	**67,321**	**68,284**	**55,260**	**56,801**	**50,000**

Lowest point: $50,000 in the week of February 10, 2027. Borrow $8,564 on the line in the week of February 10, 2027 to stay above the minimum. Stays above the $50,000 minimum all 13 weeks.

Minimum cash: $50,000, set with you, about 6.0 payrolls. It's the cushion to keep for slow weeks and surprises; below it, the forecast draws on the line of credit.

Due in the next two weeks

11/18	Bill B-4153 Ozark Safety Products	8,937	**11/26**	Bill CPL-0912 City Power & Light	642
11/20	Forklift loan, First Community Bank	577 required	**12/01**	Rent (3-month average)	2,500 required
11/20	Payroll (every two weeks)	8,397 required	**12/01**	Owner draw	3,667
11/23	Bill K-2291 Baratelli CPA & Accounting	1,705			

A forecast, not a guarantee: collections assume customers pay by their due dates, and expected cash sales are the average of the last 13 weeks. Required payments are payroll, loan payments, rent, leases and estimated income tax; expected operating costs are the 3-month average of costs not otherwise scheduled (payroll, inventory bought on account and depreciation are left out).

Prepared from the books for management's use, accrual basis; substantially all disclosures are omitted. No assurance is provided.

Riverbend Supply Co.

The next two weeks, day by day

Each invoice to collect and each payment due, November 18, 2026 to December 1, 2026

Starts from today's cash in the books, $100,217 on November 18, 2026, not month-end cash of $86,321 on October 31, 2026 (the balance sheet). The $13,896 difference is the net cash that came in since month-end.

		Wed 11/18	Thu 11/19	Fri 11/20	Sat 11/21	Sun 11/22	Mon 11/23	Tue 11/24	Wed 11/25	Thu 11/26	Fri 11/27	Sat 11/28	Sun 11/29	Mon 11/30	Tue 12/01
Cash at the start of the day		**100,217**	**114,550**	**114,550**	**105,576**	**107,116**	**107,116**	**105,411**	**105,411**	**105,411**	**104,768**	**104,768**	**113,289**	**113,289**	**113,289**
Collect from customers															
Delta Farm Co-op · INV-1042	22 days late · (573) 555-0142	7,300													
Delta Farm Co-op · INV-11353	(573) 555-0142	3,780													
Mason County Schools · INV-11359	(573) 555-0190	7,655													
Lakeview Hotel Group · INV-11367	(573) 555-0158	4,535													
Oak Street Builders · INV-1043	(573) 555-0177											6,980			
Expected cash sales (average of the last 13 weeks, by day of the week)															
Expected cash sales					1,540							1,540			
Payroll (required)															
Payroll (every two weeks)				(8,397)											
Loan payments (required)															
Forklift loan, First Community Bank				(577)											
Rent and leases (required)															
Rent (3-month average)															(2,500)
Pay vendors															
Ozark Safety Products · B-4153		(8,937)													
Baratelli CPA & Accounting · K-2291							(1,705)								
City Power & Light · CPL-0912										(642)					
Other payments															
Owner draw															(3,667)
Net change before borrowing		**14,333**	**0**	**(8,974)**	**1,540**	**0**	**(1,705)**	**0**	**0**	**(642)**	**0**	**8,520**	**0**	**0**	**(6,167)**
Borrow on the line of credit															
Repay the line of credit															
Owed on the line, end of day															
Cash at the end of the day		**114,550**	**114,550**	**105,576**	**107,116**	**107,116**	**105,411**	**105,411**	**105,411**	**104,768**	**104,768**	**113,289**	**113,289**	**113,289**	**107,122**

Lowest point in the two weeks: $104,768 on November 26, 2026. Late invoices are shown on today; call those customers first.

Invoices are expected on their due dates and bills paid on theirs; invoices more than 90 days late are left out. Cash sales are the 13-week average for that day of the week. Required: payroll, loans, rent, leases, estimated tax.

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Riverbend Supply Co.

Income statement

For October 2026 and the year to date

	Oct 2026	Oct 2025	YTD 2026	YTD 2025
Revenue				
Sales	113,285.00	89,085.00	939,570.00	844,205.00
Service revenue	190.00	270.00	5,170.00	4,565.00
Total revenue	**113,475.00**	**89,355.00**	**944,740.00**	**848,770.00**
Cost of revenue				
Cost of goods sold	63,432.00	53,450.00	558,860.00	506,522.00
Gross profit	**50,043.00**	**35,905.00**	**385,880.00**	**342,248.00**
as a share of revenue	44.1%	40.2%	40.8%	40.3%
Operating expenses				
Advertising and marketing	435.00	400.00	4,955.00	4,135.00
Bank and merchant fees	70.00	35.00	385.00	350.00
Insurance	890.00	890.00	8,900.00	8,900.00
Office supplies	337.45	190.00	1,972.45	1,865.00
Professional fees	3,410.00	1,705.00	18,755.00	17,050.00
Rent	2,500.00	2,500.00	25,000.00	25,000.00
Repairs and maintenance	350.00	445.00	3,060.00	3,770.00
Utilities	646.00	646.00	7,242.00	7,242.00
Wages	19,745.00	19,149.00	210,448.00	203,985.00
Payroll taxes	1,189.00	1,143.00	12,886.00	12,390.00
Employee benefits	1,400.00	1,405.00	14,040.00	14,135.00
Depreciation	316.67	0.00	1,266.67	0.00
Telephone and internet	265.00	265.00	2,650.00	2,650.00
Software and subscriptions	310.00	310.00	3,100.00	3,100.00
Total operating expenses	**31,864.12**	**29,083.00**	**314,660.12**	**304,572.00**
Operating income	**18,178.88**	**6,822.00**	**71,219.88**	**37,676.00**
Other income (expense)				
Interest expense	(139.76)	0.00	(427.15)	0.00
Net income	**18,039.12**	**6,822.00**	**70,792.73**	**37,676.00**
as a share of revenue	15.9%	7.6%	7.5%	4.4%

No assurance is provided on these financial statements. Prepared for management's use.

Riverbend Supply Co.

Balance sheet

At October 31, 2026, with last month-end and last year-end

	Oct 2026	Last month	Last year-end
Assets			
Operating checking	79,371.50	73,544.45	93,160.45
Euro supplier account	6,950.00	10,800.00	0.00
Accounts receivable	103,720.00	104,435.00	62,225.00
Inventory	18,600.00	18,600.00	18,600.00
Total current assets	**208,641.50**	**207,379.45**	**173,985.45**
Equipment	32,000.00	32,000.00	8,000.00
Accumulated depreciation	(1,266.67)	(950.00)	0.00
Property and equipment, net	**30,733.33**	**31,050.00**	**8,000.00**
Other assets			
Due from Riverbend Properties LLC (related party)	20,000.00	0.00	0.00
Total other assets	**20,000.00**	**0.00**	**0.00**
Total assets	**259,374.83**	**238,429.45**	**181,985.45**
Liabilities			
Accounts payable	52,350.00	46,506.00	29,448.00
Current portion of long-term debt	5,463.83	5,431.02	0.00
Total current liabilities	**57,813.83**	**51,937.02**	**29,448.00**
Notes payable	22,694.65	23,132.39	0.00
Less current portion	(5,463.83)	(5,431.02)	0.00
Total long-term liabilities	**17,230.82**	**17,701.37**	**0.00**
Total liabilities	**75,044.65**	**69,638.39**	**29,448.00**
Equity			
Owner's equity	154,231.45	154,231.45	154,231.45
Shareholder distributions	(96,500.00)	(94,000.00)	(57,500.00)
Retained earnings	126,598.73	108,559.61	55,806.00
Total equity	**184,330.18**	**168,791.06**	**152,537.45**
Total liabilities and equity	**259,374.83**	**238,429.45**	**181,985.45**

Related-party balances: Due from Riverbend Properties LLC. These are amounts due to or from an affiliate under common ownership or from the owners. Amounts due from related parties are shown under other assets, not current assets, and are left out of working capital and the current ratio, the way lenders treat them in underwriting and quality-of-earnings reviews.

No assurance is provided on these financial statements. Prepared for management's use.

Riverbend Supply Co.

Statement of cash flows

For October 2026 and the year to date: where the cash came from and where it went

	Oct 2026	YTD 2026
Cash flows from operating activities		
Net income	18,039.12	70,792.73
Depreciation and amortization	316.67	1,266.67
Change in accounts receivable	715.00	(41,495.00)
Change in accounts payable	5,844.00	22,902.00
Net cash from operating activities	**24,914.79**	**53,466.40**
Cash flows from investing activities		
Investments and advances made	(20,000.00)	(20,000.00)
Net cash from investing activities	**(20,000.00)**	**(20,000.00)**
Cash flows from financing activities		
Repayment of debt	(437.74)	(1,305.35)
Owner distributions and draws	(2,500.00)	(39,000.00)
Net cash from financing activities	**(2,937.74)**	**(40,305.35)**
Net change in cash	**1,977.05**	**(6,838.95)**
Cash, beginning of period	84,344.45	93,160.45
Cash, end of period	**86,321.50**	**86,321.50**
Supplemental cash flow information		
Interest paid	139.76	427.15
Non-cash investing and financing		
Electric forklift, financed by First Community Bank: acquired with Notes payable	0.00	24,000.00

No assurance is provided on these financial statements. Prepared for management's use.

Riverbend Supply Co.

Budget compared with actual

October 2026 and the year to date; a positive variance is favorable

	Oct actual	Budget	Variance	YTD actual	YTD budget	Variance
Revenue						
Sales	113,285	102,000	11,285	939,570	1,015,000	(75,430)
Service revenue	190	800	(610)	5,170	8,000	(2,830)
Total revenue	**113,475**	**102,800**	**10,675**	**944,740**	**1,023,000**	**(78,260)**
Cost of revenue						
Cost of goods sold	63,432	63,200	(232)	558,860	629,300	70,440
Total cost of revenue	**63,432**	**63,200**	**(232)**	**558,860**	**629,300**	**70,440**
Operating expenses						
Advertising and marketing	435	500	65	4,955	4,700	(255)
Bank and merchant fees	70	-	(70)	385	-	(385)
Insurance	890	900	10	8,900	8,900	-
Office supplies	337	-	(337)	1,972	-	(1,972)
Professional fees	3,410	-	(3,410)	18,755	-	(18,755)
Rent	2,500	2,600	100	25,000	25,600	600
Repairs and maintenance	350	300	(50)	3,060	3,000	(60)
Utilities	646	700	54	7,242	7,000	(242)
Wages	19,745	23,500	3,755	210,448	233,600	23,152
Payroll taxes	1,189	1,500	311	12,886	15,200	2,314
Employee benefits	1,400	1,400	-	14,040	14,200	160
Depreciation	316	-	(316)	1,266	-	(1,266)
Telephone and internet	265	-	(265)	2,650	-	(2,650)
Software and subscriptions	310	-	(310)	3,100	-	(3,100)
Total operating expenses	**31,864**	**31,400**	**(464)**	**314,660**	**312,200**	**(2,460)**
Other expenses						
Interest expense	139	-	(139)	427	-	(427)
Total other expenses	**139**	**-**	**(139)**	**427**	**-**	**(427)**
Net income	**18,039**	**8,200**	**9,839**	**70,792**	**81,500**	**(10,707)**

No assurance is provided on these financial statements. Prepared for management's use.

SUPPORTING SCHEDULE

Riverbend Supply Co.

Accounts receivable and payable aging

Open balances at October 31, 2026, by days past due

Accounts receivable

	Current	1-30	31-60	61-90	Over 90	Total
Oak Street Builders	18,325.00					**18,325.00**
Delta Farm Co-op	7,410.00	10,535.00				**17,945.00**
Mason County Schools	15,505.00					**15,505.00**
Pine Ridge Senior Living	13,340.00					**13,340.00**
Northside Urgent Care	12,255.00					**12,255.00**
Lakeview Hotel Group	9,850.00					**9,850.00**
Carter & Sons Roofing	8,965.00					**8,965.00**
Hillcrest Clinic	5,005.00					**5,005.00**
and 1 more						
Total	**93,185.00**	**10,535.00**	**0.00**	**0.00**	**0.00**	**103,720.00**

Nothing is more than 60 days past due.

Accounts payable

	Current	1-30	31-60	61-90	Over 90	Total
Gateway Medical Supply	26,812.00					**26,812.00**
Midwest Paper Wholesale	14,896.00					**14,896.00**
Ozark Safety Products	8,937.00					**8,937.00**
Baratelli CPA & Accounting	1,705.00					**1,705.00**
Total	**52,350.00**	**0.00**	**0.00**	**0.00**	**0.00**	**52,350.00**

Nothing is more than 60 days past due.

Prepared from the books for management's use, accrual basis; substantially all disclosures are omitted. No assurance is provided.

SUPPORTING SCHEDULE

Riverbend Supply Co.

Key ratios

October 2026, the year to date and last year; each with a plain verdict

	This month	Year to date	Last year	Verdict	What it tells you
Profitability					
Gross margin	**44.1%**	**40.8%**	40.3%	**Okay**	What's left of each sales dollar after the direct cost of the work or goods.
Operating margin	**16.0%**	**7.5%**	4.4%	**Okay**	Profit from operations before interest, other items and taxes.
Net margin	**15.9%**	**7.5%**	4.4%	**Okay**	Net income as a share of revenue.
Liquidity: this month-end, and last year-end					
Current ratio	**3.61**		5.91	**Good**	Current assets for each dollar due within a year.
Quick ratio	**3.29**		5.28	**Good**	The same test without inventory: what could pay the bills in a hurry.
Working capital	**$150,827**		$144,537	**Good**	Current assets less current liabilities: the cushion that runs the business day to day.
Months of cash	**1.0 months**			**Watch it**	How many months of this year's average spending the cash on hand would cover.
Efficiency					
Days to collect	**28 days**			**Good**	Average days customers take to pay: receivables over the last three months' daily sales.
Days to pay	**18 days**			**Good**	Average days the business takes to pay its bills.
Days of inventory	**10 days**			**Good**	How long inventory sits before it's sold.
Leverage: this month-end, and last year-end					
Debt to equity	**0.41**		0.19	**Good**	Total liabilities for each dollar of equity; lenders look for this to stay steady or fall.
Loans and notes outstanding	**$22,694**				Every loan, note and line of credit at month-end, current and long-term.

Ratios are figured from the statements in this package. Balance sheet ratios are at month-end.

Prepared from the books for management's use, accrual basis; substantially all disclosures are omitted. No assurance is provided.

SUPPORTING SCHEDULE

Riverbend Supply Co.

Income statement by month

The last twelve months, November 2025 to October 2026, in whole dollars

	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	12 months
Revenue													
Sales	85,940	76,620	79,835	80,750	87,575	94,850	94,100	92,110	82,430	101,235	113,400	113,285	1,102,130
Service revenue	520	620	385	360	485	625	690	525	540	410	960	190	6,310
Total revenue	**86,460**	**77,240**	**80,220**	**81,110**	**88,060**	**95,475**	**94,790**	**92,635**	**82,970**	**101,645**	**114,360**	**113,475**	**1,108,440**
Cost of revenue													
Cost of goods sold	51,566	45,974	47,902	48,450	52,546	56,912	56,462	55,266	49,458	60,742	67,690	63,432	656,400
Gross profit	**34,894**	**31,266**	**32,318**	**32,660**	**35,514**	**38,563**	**38,328**	**37,369**	**33,512**	**40,903**	**46,670**	**50,043**	**452,040**
Operating expenses													
Advertising and marketing	335	440	500	370	565	415	450	395	450	410	965	435	5,730
Bank and merchant fees	35	35	35	-	70	35	35	35	35	35	35	70	455
Insurance	890	890	890	890	890	890	890	890	890	890	890	890	10,680
Office supplies	225	120	215	190	125	130	220	235	150	240	130	337	2,317
Professional fees	1,705	1,705	1,705	1,705	1,705	1,705	1,705	1,705	1,705	1,705	1,705	3,410	22,165
Rent	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	30,000
Repairs and maintenance	255	360	295	185	210	450	285	390	265	300	330	350	3,675
Utilities	646	714	748	714	646	612	646	782	850	850	748	646	8,602
Wages	19,193	19,239	26,843	19,352	19,398	19,444	19,490	19,536	27,290	19,652	19,698	19,745	248,880
Payroll taxes	1,147	1,151	1,732	1,159	1,163	1,167	1,169	1,173	1,767	1,182	1,185	1,189	15,184
Employee benefits	1,370	1,395	1,375	1,405	1,400	1,390	1,395	1,415	1,400	1,420	1,440	1,400	16,805
Depreciation	-	-	-	-	-	-	-	-	316	316	316	316	1,266
Telephone and internet	265	265	265	265	265	265	265	265	265	265	265	265	3,180
Software and subscriptions	310	310	310	310	310	310	310	310	310	310	310	310	3,720
Total operating expenses	**28,876**	**29,124**	**37,413**	**29,045**	**29,247**	**29,313**	**29,360**	**29,631**	**38,193**	**30,075**	**30,517**	**31,864**	**372,660**
Operating income	**6,018**	**2,142**	**(5,095)**	**3,615**	**6,267**	**9,250**	**8,968**	**7,738**	**(4,681)**	**10,827**	**16,152**	**18,178**	**79,379**
Other income (expense)													
Interest expense	-	-	-	-	-	-	-	-	-	(145)	(142)	(139)	(427)
Net income	**6,018**	**2,142**	**(5,095)**	**3,615**	**6,267**	**9,250**	**8,968**	**7,738**	**(4,681)**	**10,682**	**16,009**	**18,039**	**78,952**

No assurance is provided on these financial statements. Prepared for management's use.

SUPPORTING SCHEDULE

Riverbend Supply Co.

Statement of changes in stockholders' equity

For the year to date ended October 31, 2026

	Owner's equity	Shareholder distributions	Retained earnings	Total
Balance, December 31, 2025	**154,231.45**	**(57,500.00)**	**55,806.00**	**152,537.45**
Net income, year to date	0.00	0.00	70,792.73	70,792.73
Distributions and draws	0.00	(39,000.00)	0.00	(39,000.00)
Balance, October 31, 2026	**154,231.45**	**(96,500.00)**	**126,598.73**	**184,330.18**

No assurance is provided on these financial statements. Prepared for management's use.

SUPPORTING SCHEDULE

Riverbend Supply Co.

Revenue by customer and spending by vendor

The largest, October 2026 and the year to date

Revenue by customer

	Oct	Year to date	Share of year
Mason County Schools	15,505.00	135,450.00	14.3%
Pine Ridge Senior Living	13,340.00	123,510.00	13.1%
Northside Urgent Care	12,255.00	110,840.00	11.7%
Hillcrest Clinic	10,355.00	99,955.00	10.6%
Lakeview Hotel Group	9,850.00	98,320.00	10.4%
Carter & Sons Roofing	8,965.00	92,615.00	9.8%
Oak Street Builders	22,105.00	91,970.00	9.7%
Delta Farm Co-op	7,410.00	73,250.00	7.8%
Receipts not tied to a named payer	7,885.00	64,440.00	6.8%
Valley Animal Hospital	5,805.00	54,390.00	5.8%
Total	**113,475.00**	**944,740.00**	

The three largest customers are 39.1% of revenue this year.

Spending by vendor

	Oct	Year to date	Share of year
Payroll, journal entries and other	29,242.88	267,350.27	30.6%
Gateway Medical Supply	26,812.00	244,714.00	28.0%
Ozark Safety Products	17,874.00	163,144.00	18.7%
Midwest Paper Wholesale	14,896.00	147,152.00	16.8%
Baratelli CPA & Accounting	3,410.00	18,755.00	2.1%
Show-Me Health Plan	1,400.00	14,040.00	1.6%
Riverbend Mutual Insurance	890.00	8,900.00	1.0%
City Power & Light	646.00	7,242.00	0.8%
Lakeside Telecom	265.00	2,650.00	0.3%
Total	**95,435.88**	**873,947.27**	

Prepared from the books for management's use, accrual basis; substantially all disclosures are omitted. No assurance is provided.

SUPPORTING SCHEDULE

Riverbend Supply Co.

Cash, reconciliations and loans

At October 31, 2026

Bank and credit card accounts

Account	Type	Balance	Reconciled through
Operating checking	Bank	79,371.50	October 31, 2026
Savings	Bank	0.00	October 31, 2026
Business credit card	Credit card	0.00	October 31, 2026
Euro supplier account	Bank	6,950.00	October 31, 2026

4 of 4 accounts are reconciled to the bank's statement through October 31, 2026.

Loans, notes and lines of credit

Account	Balance
Notes payable	22,694.65
Total	**22,694.65**

Prepared from the books for management's use, accrual basis; substantially all disclosures are omitted. No assurance is provided.

SUPPORTING SCHEDULE

Riverbend Supply Co.

Covenant compliance certificate

Forklift loan, First Community Bank · for the period ended September 30, 2026

Balance at period end	Rate	Matures
$23,132.39	**7.25% fixed**	**July 20, 2030**

Financial covenants

Covenant	Tested	Test date	Required	Actual	Result
Debt service coverage (EBITDA basis)	Quarterly	09/30/2026	at least 1.25×	**9.95×**	**Met**
Current ratio	Quarterly	09/30/2026	at least 1.20×	**3.99×**	**Met**

Debt service coverage is EBITDA for the twelve months ended on the test date divided by a year of scheduled loan payments, interest and principal. The current ratio is current assets divided by current liabilities, including the current portion of long-term debt.

Reporting due to the lender

Quarterly statements for the quarter ended 09/30/2026	November 14, 2026
Annual financial statements for the year ended 12/31/2026	April 30, 2027
Quarterly statements for the quarter ended 03/31/2027	May 15, 2027
Annual financial statements for the year ended 12/31/2027	April 29, 2028

Certification

The undersigned, an authorized officer of Riverbend Supply Co., certifies to First Community Bank that: (1) the financial covenants above were calculated from the borrower's books and records as of the dates shown, in accordance with the loan agreement; (2) the borrower is in compliance with each financial covenant tested; and (3) to the best of the undersigned's knowledge, no other default or event of default has occurred and is continuing, except as disclosed in writing to the lender.

Signature	Name and title	Date

Calculated by Baratelli CPA & Accounting, PLLC from the books closed for October 2026. The certification is the borrower's; the officer signs it before it goes to the lender.

Prepared from the books for management's use, accrual basis; substantially all disclosures are omitted. No assurance is provided.