



Summary Balance Sheet
as of 4/30/2026

	April 2026	March 2026	\$ Variance	April 2025	\$ Variance
	Actual	Actual		Actual	
TOTAL CONSUMER LOANS	109,422,603.18	111,087,458.27	(1,664,855.09)	100,334,062.79	9,088,540.39
TOTAL INDIRECT LOANS	1,497,071,802.95	1,480,025,644.44	17,046,158.51	1,493,643,659.94	3,428,143.01
TOTAL MORTGAGE LOANS	1,086,087,026.40	1,078,404,602.63	7,682,423.77	1,149,267,168.23	(63,180,141.83)
TOTAL HOME EQUITY LOANS	123,410,838.76	117,743,614.85	5,667,223.91	95,249,138.24	28,161,700.52
TOTAL CREDIT CARDS	61,407,699.49	60,998,918.83	408,780.66	62,040,284.79	(632,585.30)
TOTAL BUSINESS LOANS	577,814,352.96	578,309,286.16	(494,933.20)	632,070,423.96	(54,256,071.00)
TOTAL LOANS	3,455,214,323.74	3,426,569,525.18	28,644,798.56	3,532,604,737.95	(77,390,414.21)
TOTAL LOANS HELD FOR SALE	803,600.00	71,711,807.64	(70,908,207.64)	300,000.00	503,600.00
TOTAL DEFERRED INCOME	36,279,974.96	37,144,379.29	(864,404.33)	37,276,580.32	(996,605.36)
TOTAL ALLOWANCE	(47,666,912.80)	(47,210,247.22)	(456,665.58)	(46,766,484.64)	(900,428.16)
TOTAL NET LOANS	3,444,630,985.90	3,488,215,464.89	(43,584,478.99)	3,523,414,833.63	(78,783,847.73)
TOTAL INVESTMENTS - CLEARING ACCOUNTS	346,440,931.33	314,288,819.25	32,152,112.08	342,325,538.30	4,115,393.03
TOTAL INVESTMENTS - SECURITIES	282,783,285.27	284,874,201.08	(2,090,915.81)	321,735,697.28	(38,952,412.01)
TOTAL INVESTMENTS - OTHER	52,431,206.98	53,151,566.91	(720,359.93)	54,831,710.81	(2,400,503.83)
TOTAL INVESTMENTS	681,655,423.58	652,314,587.24	29,340,836.34	718,892,946.39	(37,237,522.81)
TOTAL EARNING ASSETS	4,126,286,409.48	4,140,530,052.13	(14,243,642.65)	4,242,307,780.02	(116,021,370.54)
TOTAL RECEIVABLES	6,970,884.20	2,991,310.18	3,979,574.02	3,163,225.63	3,807,658.57
TOTAL CASH	11,046,672.05	9,964,444.81	1,082,227.24	10,707,696.16	338,975.89
TOTAL PREPAID EXPENSES	2,842,005.91	2,783,650.75	58,355.16	3,233,463.88	(391,457.97)
TOTAL LAND AND BUILDING	48,429,990.40	48,295,983.70	134,006.70	49,293,533.13	(863,542.73)
TOTAL OTHER FIXED ASSETS	2,017,721.29	2,000,115.11	17,606.18	3,039,149.37	(1,021,428.08)
TOTAL ACCRUED INCOME	13,470,906.57	13,992,575.01	(521,668.44)	15,217,801.20	(1,746,894.63)
TOTAL OTHER ASSETS	8,773,574.60	8,506,333.60	267,241.00	8,793,524.17	(19,949.57)
TOTAL NON EARNING ASSETS	93,551,755.02	88,534,413.16	5,017,341.86	93,448,393.54	103,361.48
TOTAL ASSETS	4,219,838,164.50	4,229,064,465.29	(9,226,300.79)	4,335,756,173.56	(115,918,009.06)



Summary Balance Sheet
as of 4/30/2026

	April 2026	March 2026	\$ Variance	April 2025	\$ Variance
	Actual	Actual		Actual	
TOTAL SAVINGS DEPOSITS	143,649,409.16	146,427,765.17	(2,778,356.01)	177,935,529.63	(34,286,120.47)
TOTAL CHECKING DEPOSITS	191,739,503.27	187,021,612.62	4,717,890.65	184,010,630.31	7,728,872.96
TOTAL HIGH YIELD CHECKING DEPOSITS	64,616,025.86	66,051,937.55	(1,435,911.69)	69,384,045.43	(4,768,019.57)
TOTAL MONEY MARKET DEPOSITS	756,634,399.18	764,372,269.36	(7,737,870.18)	717,558,119.37	39,076,279.81
TOTAL BUSINESS DEPOSITS	104,188,041.22	100,983,954.51	3,204,086.71	109,255,651.10	(5,067,609.88)
TOTAL IRA DEPOSITS	301,401,746.75	302,525,578.73	(1,123,831.98)	310,106,610.01	(8,704,863.26)
TOTAL HSA DEPOSITS	12,710,555.60	12,679,619.31	30,936.29	12,368,904.97	341,650.63
TOTAL BUSINESS CERTIFICATES	77,967,147.93	78,065,319.47	(98,171.54)	61,071,170.29	16,895,977.64
TOTAL CERTIFICATES	1,718,477,637.65	1,721,104,673.85	(2,627,036.20)	1,709,691,660.45	8,785,977.20
TOTAL CUSTODIAL DEPOSITS	26,452,058.65	28,107,692.58	(1,655,633.93)	30,620,910.59	(4,168,851.94)
TOTAL NON MEMBER DEPOSITS	106,091,218.94	106,093,882.69	(2,663.75)	224,272,771.79	(118,181,552.85)
TOTAL DEPOSITS	3,503,927,744.21	3,513,434,305.84	(9,506,561.63)	3,606,276,003.94	(102,348,259.73)
TOTAL NOTES PAYABLE	0.00	0.00	0.00	35,176,760.72	(35,176,760.72)
TOTAL LT BORROWINGS	363,421,984.19	367,105,859.22	(3,683,875.03)	373,313,976.47	(9,891,992.28)
TOTAL BORROWINGS	363,421,984.19	367,105,859.22	(3,683,875.03)	408,490,737.19	(45,068,753.00)
TOTAL INTEREST BEARING LIABILITES	3,867,349,728.40	3,880,540,165.06	(13,190,436.66)	4,014,766,741.13	(147,417,012.73)
TOTAL ACCOUNTS PAYABLE	17,593,724.60	18,064,930.96	(471,206.36)	14,862,178.22	2,731,546.38
TOTAL DIVIDENDS PAYABLE	835,910.50	511.23	835,399.27	920,787.39	(84,876.89)
TOTAL TAXES PAYABLE	4,044.77	16,112.68	(12,067.91)	7,733.79	(3,689.02)
TOTAL ACCRUED EXPENSES	8,998,972.34	8,671,066.49	327,905.85	8,650,788.33	348,184.01
TOTAL SUSPENSE ACCOUNTS	286,015.14	288,562.71	(2,547.57)	346,878.27	(60,863.13)
TOTAL OTHER LIABILITES	27,718,667.35	27,041,184.07	677,483.28	24,788,366.00	2,930,301.35
TOTAL LIABILITIES	3,895,068,395.75	3,907,581,349.13	(12,512,953.38)	4,039,555,107.13	(144,486,711.38)
TOTAL CAPITAL	324,769,768.75	321,483,116.16	3,286,652.59	296,201,066.43	28,568,702.32
TOTAL LIABILITES & EQUITY	4,219,838,164.50	4,229,064,465.29	(9,226,300.79)	4,335,756,173.56	(115,918,009.06)