



Summary Balance Sheet as of 6/30/2026

	June 2026 Actual	May 2026 Actual	\$ Variance	June 2025 Actual	\$ Variance	June 2026 Budget	\$ Variance
TOTAL CONSUMER LOANS	110,050,214.60	110,051,615.86	(1,401.26)	103,292,301.40	6,757,913.20	107,847,728.41	2,202,486.19
TOTAL INDIRECT LOANS	1,515,863,861.21	1,505,501,742.96	10,362,118.25	1,516,551,587.73	(687,726.52)	1,585,227,582.68	(69,363,721.47)
TOTAL MORTGAGE LOANS	1,119,891,450.84	1,100,397,986.74	19,493,464.10	1,133,785,457.15	(13,894,006.31)	1,118,933,923.36	957,527.48
TOTAL HOME EQUITY LOANS	128,085,211.43	123,768,322.32	4,316,889.11	101,594,621.56	26,490,589.87	126,641,747.79	1,443,463.64
TOTAL CREDIT CARDS	61,970,293.97	61,974,086.43	(3,792.46)	62,042,824.37	(72,530.40)	61,788,062.31	182,231.66
TOTAL BUSINESS LOANS	581,541,857.51	583,024,051.50	(1,482,193.99)	610,828,351.63	(29,286,494.12)	598,621,510.01	(17,079,652.50)
TOTAL LOANS	3,517,402,889.56	3,484,717,805.81	32,685,083.75	3,528,095,143.84	(10,692,254.28)	3,599,060,554.56	(81,657,665.00)
TOTAL LOANS HELD FOR SALE	1,114,500.00	1,725,850.00	(611,350.00)	912,000.00	202,500.00	0.00	1,114,500.00
TOTAL DEFERRED INCOME	36,642,466.01	36,422,469.93	219,996.08	37,303,162.59	(660,696.58)	10,378,717.80	26,263,748.21
TOTAL ALLOWANCE	(48,817,489.24)	(48,956,992.42)	139,503.18	(47,166,126.39)	(1,651,362.85)	(48,972,872.05)	155,382.81
TOTAL NET LOANS	3,506,342,366.33	3,473,909,133.32	32,433,233.01	3,519,144,180.04	(12,801,813.71)	3,560,466,400.31	(54,124,033.98)
TOTAL INVESTMENTS - CLEARING ACCOUNTS	292,340,985.59	363,671,396.49	(71,330,410.90)	312,182,623.08	(19,841,637.49)	369,907,379.02	(77,566,393.43)
TOTAL INVESTMENTS - SECURITIES	275,039,548.95	276,614,936.37	(1,575,387.42)	319,844,422.66	(44,804,873.71)	266,170,510.63	8,869,038.32
TOTAL INVESTMENTS - OTHER	51,680,806.98	52,123,606.98	(442,800.00)	54,600,010.81	(2,919,203.83)	57,098,510.81	(5,417,703.83)
TOTAL INVESTMENTS	619,061,341.52	692,409,939.84	(73,348,598.32)	686,627,056.55	(67,565,715.03)	693,176,400.46	(74,115,058.94)
TOTAL EARNING ASSETS	4,125,403,707.85	4,166,319,073.16	(40,915,365.31)	4,205,771,236.59	(80,367,528.74)	4,253,642,800.77	(128,239,092.92)
TOTAL RECEIVABLES	221,593.52	7,609,148.45	(7,387,554.93)	1,659,089.16	(1,437,495.64)	883,199.55	(661,606.03)
TOTAL CASH	10,590,453.13	10,757,949.72	(167,496.59)	10,654,082.17	(63,629.04)	10,284,290.33	306,162.80
TOTAL PREPAID EXPENSES	2,342,844.54	2,559,232.67	(216,388.13)	2,421,123.69	(78,279.15)	3,199,763.49	(856,918.95)
TOTAL LAND AND BUILDING	48,271,804.23	48,385,607.03	(113,802.80)	49,084,141.12	(812,336.89)	48,739,294.65	(467,490.42)
TOTAL OTHER FIXED ASSETS	2,369,496.00	1,932,028.48	437,467.52	2,742,748.70	(373,252.70)	2,390,481.42	(20,985.42)
TOTAL ACCRUED INCOME	13,991,853.47	14,532,850.42	(540,996.95)	14,783,163.43	(791,309.96)	15,814,469.45	(1,822,615.98)
TOTAL OTHER ASSETS	9,915,799.97	9,187,701.94	728,098.03	8,125,941.31	1,789,858.66	7,970,690.42	1,945,109.55
TOTAL NON EARNING ASSETS	87,703,844.86	94,964,518.71	(7,260,673.85)	89,470,289.58	(1,766,444.72)	89,282,189.31	(1,578,344.45)
TOTAL ASSETS	4,213,107,552.71	4,261,283,591.87	(48,176,039.16)	4,295,241,526.17	(82,133,973.46)	4,342,924,990.08	(129,817,437.37)



Summary Balance Sheet
as of 6/30/2026

	June 2026	May 2026		June 2025		June 2026	
	Actual	Actual	\$ Variance	Actual	\$ Variance	Budget	\$ Variance
TOTAL SAVINGS DEPOSITS	137,359,045.34	139,616,235.36	(2,257,190.02)	168,839,884.74	(31,480,839.40)	135,553,250.16	1,805,795.18
TOTAL CHECKING DEPOSITS	185,734,342.02	183,712,087.51	2,022,254.51	173,509,288.54	12,225,053.48	172,314,535.20	13,419,806.82
TOTAL HIGH YIELD CHECKING DEPOSITS	64,338,000.37	64,206,644.60	131,355.77	70,329,787.80	(5,991,787.43)	51,800,074.51	12,537,925.86
TOTAL MONEY MARKET DEPOSITS	761,080,384.81	750,863,237.63	10,217,147.18	701,613,149.30	59,467,235.51	705,539,383.99	55,541,000.82
TOTAL BUSINESS DEPOSITS	103,869,248.90	108,383,198.12	(4,513,949.22)	106,126,315.80	(2,257,066.90)	99,020,211.97	4,849,036.93
TOTAL IRA DEPOSITS	299,799,752.04	300,111,426.62	(311,674.58)	311,124,080.46	(11,324,328.42)	310,048,496.21	(10,248,744.17)
TOTAL HSA DEPOSITS	12,807,126.42	12,674,673.94	132,452.48	12,440,430.90	366,695.52	13,169,283.50	(362,157.08)
TOTAL BUSINESS CERTIFICATES	71,153,535.88	82,035,555.52	(10,882,019.64)	61,692,208.96	9,461,326.92	54,811,190.90	16,342,344.98
TOTAL CERTIFICATES	1,735,954,903.09	1,762,189,181.35	(26,234,278.26)	1,717,397,391.50	18,557,511.59	1,859,717,694.72	(123,762,791.63)
TOTAL CUSTODIAL DEPOSITS	28,743,645.71	31,463,938.42	(2,720,292.71)	31,165,241.30	(2,421,595.59)	27,792,036.43	951,609.28
TOTAL NON MEMBER DEPOSITS	101,112,190.07	106,095,958.48	(4,983,768.41)	211,021,270.63	(109,909,080.56)	180,879,261.84	(79,767,071.77)
TOTAL DEPOSITS	3,501,952,174.65	3,541,352,137.55	(39,399,962.90)	3,565,259,049.93	(63,306,875.28)	3,610,645,419.43	(108,693,244.78)
TOTAL NOTES PAYABLE	0.00	0.00	0.00	32,556,175.37	(32,556,175.37)	0.00	0.00
TOTAL LT BORROWINGS	357,488,114.82	362,955,304.47	(5,467,189.65)	372,289,848.62	(14,801,733.80)	390,588,225.41	(33,100,110.59)
TOTAL BORROWINGS	357,488,114.82	362,955,304.47	(5,467,189.65)	404,846,023.99	(47,357,909.17)	390,588,225.41	(33,100,110.59)
TOTAL INTEREST BEARING LIABILITIES	3,859,440,289.47	3,904,307,442.02	(44,867,152.55)	3,970,105,073.92	(110,664,784.45)	4,001,233,644.84	(141,793,355.37)
TOTAL ACCOUNTS PAYABLE	18,885,362.31	20,616,830.54	(1,731,468.23)	15,796,903.17	3,088,459.14	15,419,926.52	3,465,435.79
TOTAL DIVIDENDS PAYABLE	836.36	1,645,308.02	(1,644,471.66)	15,055.08	(14,218.72)	152,826.03	(151,989.67)
TOTAL TAXES PAYABLE	17,728.26	7,385.41	10,342.85	26,457.36	(8,729.10)	10,363.36	7,364.90
TOTAL ACCRUED EXPENSES	8,155,954.57	8,265,264.24	(109,309.67)	7,958,875.09	197,079.48	9,726,809.64	(1,570,855.07)
TOTAL SUSPENSE ACCOUNTS	310,869.60	2,265,666.84	(1,954,797.24)	166,728.86	144,140.74	184,596.69	126,272.91
TOTAL OTHER LIABILITIES	27,370,751.10	32,800,455.05	(5,429,703.95)	23,964,019.56	3,406,731.54	25,494,522.24	1,876,228.86
TOTAL LIABILITIES	3,886,811,040.57	3,937,107,897.07	(50,296,856.50)	3,994,069,093.48	(107,258,052.91)	4,026,728,167.08	(139,917,126.51)
TOTAL CAPITAL	326,296,512.14	324,175,694.80	2,120,817.34	301,172,432.69	25,124,079.45	316,196,823.00	10,099,689.14
TOTAL LIABILITIES & EQUITY	4,213,107,552.71	4,261,283,591.87	(48,176,039.16)	4,295,241,526.17	(82,133,973.46)	4,342,924,990.08	(129,817,437.37)