



Summary Balance Sheet
as of 8/31/2026

	August 2026	July 2026		August 2025		August 2026	
	Actual	Actual	\$ Variance	Actual	\$ Variance	Budget	\$ Variance
TOTAL CONSUMER LOANS	111,864,340.86	111,313,490.59	550,850.27	104,395,799.91	7,468,540.95	108,171,455.40	3,692,885.46
TOTAL INDIRECT LOANS	1,530,069,037.23	1,525,274,422.41	4,794,614.82	1,529,273,156.98	795,880.25	1,595,762,514.47	(65,693,477.24)
TOTAL MORTGAGE LOANS	1,150,989,539.58	1,137,839,603.80	13,149,935.78	1,115,282,681.01	35,706,858.57	1,118,487,344.21	32,502,195.37
TOTAL HOME EQUITY LOANS	131,496,802.27	129,284,741.60	2,212,060.67	106,792,914.51	24,703,887.76	130,833,687.32	663,114.95
TOTAL CREDIT CARDS	61,719,390.28	61,743,071.91	(23,681.63)	62,367,826.46	(648,436.18)	61,710,390.33	8,999.95
TOTAL BUSINESS LOANS	593,999,084.23	592,255,609.83	1,743,474.40	607,684,992.56	(13,685,908.33)	603,258,337.15	(9,259,252.92)
TOTAL LOANS	3,580,138,194.45	3,557,710,940.14	22,427,254.31	3,525,797,371.43	54,340,823.02	3,618,223,728.88	(38,085,534.43)
TOTAL LOANS HELD FOR SALE	1,170,000.00	661,200.00	508,800.00	1,211,041.00	(41,041.00)	0.00	1,170,000.00
TOTAL DEFERRED INCOME	36,878,164.54	36,756,601.72	121,562.82	37,693,983.94	(815,819.40)	9,836,242.78	27,041,921.76
TOTAL ALLOWANCE	(49,063,647.87)	(48,752,785.08)	(310,862.79)	(47,267,664.73)	(1,795,983.14)	(49,225,517.70)	161,869.83
TOTAL NET LOANS	3,569,122,711.12	3,546,375,956.78	22,746,754.34	3,517,434,731.64	51,687,979.48	3,578,834,453.96	(9,711,742.84)
TOTAL INVESTMENTS - CLEARING ACCOUNTS	262,559,442.22	263,575,671.59	(1,016,229.37)	283,758,177.01	(21,198,734.79)	390,735,091.12	(128,175,648.90)
TOTAL INVESTMENTS - SECURITIES	270,104,044.71	271,819,712.51	(1,715,667.80)	308,722,253.98	(38,618,209.27)	259,939,984.14	10,164,060.57
TOTAL INVESTMENTS - OTHER	55,000,806.98	53,447,506.98	1,553,300.00	57,098,510.81	(2,097,703.83)	57,098,510.81	(2,097,703.83)
TOTAL INVESTMENTS	587,664,293.91	588,842,891.08	(1,178,597.17)	649,578,941.80	(61,914,647.89)	707,773,586.07	(120,109,292.16)
TOTAL EARNING ASSETS	4,156,787,005.03	4,135,218,847.86	21,568,157.17	4,167,013,673.44	(10,226,668.41)	4,286,608,040.03	(129,821,035.00)
TOTAL RECEIVABLES	2,784,752.65	3,393,706.98	(608,954.33)	1,185,142.15	1,599,610.50	883,199.55	1,901,553.10
TOTAL CASH	9,766,706.90	9,975,403.68	(208,696.78)	9,981,022.84	(214,315.94)	10,284,290.33	(517,583.43)
TOTAL PREPAID EXPENSES	3,682,384.59	3,932,572.23	(250,187.64)	3,452,449.75	229,934.84	3,199,763.49	482,621.10
TOTAL LAND AND BUILDING	47,955,968.65	48,069,174.53	(113,205.88)	48,851,317.91	(895,349.26)	48,739,294.65	(783,326.00)
TOTAL OTHER FIXED ASSETS	2,200,601.54	2,252,444.92	(51,843.38)	2,472,066.34	(271,464.80)	2,390,481.42	(189,879.88)
TOTAL ACCRUED INCOME	14,816,519.36	14,241,343.55	575,175.81	16,156,399.12	(1,339,879.76)	16,318,030.48	(1,501,511.12)
TOTAL OTHER ASSETS	10,496,500.01	10,368,620.93	127,879.08	7,812,080.95	2,684,419.06	7,970,690.42	2,525,809.59
TOTAL NON EARNING ASSETS	91,703,433.70	92,233,266.82	(529,833.12)	89,910,479.06	1,792,954.64	89,785,750.34	1,917,683.36
TOTAL ASSETS	4,248,490,438.73	4,227,452,114.68	21,038,324.05	4,256,924,152.50	(8,433,713.77)	4,376,393,790.37	(127,903,351.64)



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as of 8/31/2026

	August 2026	July 2026		August 2025		August 2026	
	Actual	Actual	\$ Variance	Actual	\$ Variance	Budget	\$ Variance
TOTAL SAVINGS DEPOSITS	130,346,728.90	134,206,031.40	(3,859,302.50)	159,640,842.70	(29,294,113.80)	131,458,455.43	(1,111,726.53)
TOTAL CHECKING DEPOSITS	177,344,004.02	184,011,626.42	(6,667,622.40)	174,571,733.41	2,772,270.61	172,982,526.10	4,361,477.92
TOTAL HIGH YIELD CHECKING DEPOSITS	59,948,471.88	61,673,310.10	(1,724,838.22)	66,587,863.16	(6,639,391.28)	49,143,660.43	10,804,811.45
TOTAL MONEY MARKET DEPOSITS	757,864,852.68	758,732,655.38	(867,802.70)	713,833,635.41	44,031,217.27	704,664,771.87	53,200,080.81
TOTAL BUSINESS DEPOSITS	99,639,179.73	98,233,486.86	1,405,692.87	121,813,110.66	(22,173,930.93)	98,669,903.87	969,275.86
TOTAL IRA DEPOSITS	296,486,472.95	297,040,118.90	(553,645.95)	305,836,916.61	(9,350,443.66)	311,439,939.31	(14,953,466.36)
TOTAL HSA DEPOSITS	12,589,203.92	12,728,545.20	(139,341.28)	12,392,041.89	197,162.03	13,336,374.82	(747,170.90)
TOTAL BUSINESS CERTIFICATES	55,177,574.46	73,336,613.45	(18,159,038.99)	47,979,965.19	7,197,609.27	56,531,665.18	(1,354,090.72)
TOTAL CERTIFICATES	1,731,980,012.58	1,726,546,021.92	5,433,990.66	1,698,188,836.95	33,791,175.63	1,894,337,576.58	(162,357,564.00)
TOTAL CUSTODIAL DEPOSITS	25,070,259.95	25,008,237.80	62,022.15	29,192,093.79	(4,121,833.84)	27,792,036.43	(2,721,776.48)
TOTAL NON MEMBER DEPOSITS	111,321,955.40	101,116,258.59	10,205,696.81	158,125,494.82	(46,803,539.42)	180,879,261.84	(69,557,306.44)
TOTAL DEPOSITS	3,457,768,716.47	3,472,632,906.02	(14,864,189.55)	3,488,162,534.59	(30,393,818.12)	3,641,236,171.86	(183,467,455.39)
TOTAL NOTES PAYABLE	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL LT BORROWINGS	431,552,203.37	397,020,414.65	34,531,788.72	436,263,482.89	(4,711,279.52)	389,573,730.95	41,978,472.42
TOTAL BORROWINGS	431,552,203.37	397,020,414.65	34,531,788.72	436,263,482.89	(4,711,279.52)	389,573,730.95	41,978,472.42
TOTAL INTEREST BEARING LIABILITIES	3,889,320,919.84	3,869,653,320.67	19,667,599.17	3,924,426,017.48	(35,105,097.64)	4,030,809,902.81	(141,488,982.97)
TOTAL ACCOUNTS PAYABLE	18,305,573.66	19,057,488.18	(751,914.52)	13,956,366.77	4,349,206.89	15,419,926.52	2,885,647.14
TOTAL DIVIDENDS PAYABLE	1,635,429.04	840,777.77	794,651.27	1,763,452.44	(128,023.40)	1,478,645.51	156,783.53
TOTAL TAXES PAYABLE	11,865.47	2,446.01	9,419.46	(38.71)	11,904.18	10,363.36	1,502.11
TOTAL ACCRUED EXPENSES	9,971,155.81	8,989,759.51	981,396.30	9,126,405.40	844,750.41	9,726,809.64	244,346.17
TOTAL SUSPENSE ACCOUNTS	293,594.32	2,117,847.36	(1,824,253.04)	1,588,530.33	(1,294,936.01)	184,596.69	108,997.63
TOTAL OTHER LIABILITIES	30,217,618.30	31,008,318.83	(790,700.53)	26,434,716.23	3,782,902.07	26,820,341.72	3,397,276.58
TOTAL LIABILITIES	3,919,538,538.14	3,900,661,639.50	18,876,898.64	3,950,860,733.71	(31,322,195.57)	4,057,630,244.53	(138,091,706.39)
TOTAL CAPITAL	328,951,900.59	326,790,475.18	2,161,425.41	306,063,418.79	22,888,481.80	318,763,545.84	10,188,354.75
TOTAL LIABILITIES & EQUITY	4,248,490,438.73	4,227,452,114.68	21,038,324.05	4,256,924,152.50	(8,433,713.77)	4,376,393,790.37	(127,903,351.64)