

Summary Balance Sheet  
as of 3/31/2026

	March 2026	February 2026	\$ Variance	March 2025	\$ Variance
	Actual	Actual		Actual	
TOTAL CONSUMER LOANS	111,087,458.27	109,773,579.40	1,313,878.87	99,335,410.92	11,752,047.35
TOTAL INDIRECT LOANS	1,480,025,644.44	1,471,621,093.29	8,404,551.15	1,498,194,836.23	(18,169,191.79)
TOTAL MORTGAGE LOANS	1,078,404,602.63	1,072,658,775.87	5,745,826.76	1,154,142,886.45	(75,738,283.82)
TOTAL HOME EQUITY LOANS	117,743,614.85	116,339,125.63	1,404,489.22	92,108,140.33	25,635,474.52
TOTAL CREDIT CARDS	60,998,918.83	60,738,874.21	260,044.62	61,902,340.88	(903,422.05)
TOTAL BUSINESS LOANS	578,309,286.16	581,492,294.38	(3,183,008.22)	635,692,350.24	(57,383,064.08)
<b>TOTAL LOANS</b>	<b>3,426,569,525.18</b>	<b>3,412,623,742.78</b>	<b>13,945,782.40</b>	<b>3,541,375,965.05</b>	<b>(114,806,439.87)</b>
TOTAL LOANS HELD FOR SALE	71,711,807.64	75,624,220.83	(3,912,413.19)	0.00	71,711,807.64
TOTAL DEFERRED INCOME	37,144,379.29	36,795,336.30	349,042.99	37,577,956.37	(433,577.08)
TOTAL ALLOWANCE	(47,210,247.22)	(46,584,757.39)	(625,489.83)	(46,966,699.45)	(243,547.77)
<b>TOTAL NET LOANS</b>	<b>3,488,215,464.89</b>	<b>3,478,458,542.52</b>	<b>9,756,922.37</b>	<b>3,531,987,221.97</b>	<b>(43,771,757.08)</b>
TOTAL INVESTMENTS - CLEARING ACCOUNTS	314,288,819.25	320,277,575.19	(5,988,755.94)	350,532,909.38	(36,244,090.13)
TOTAL INVESTMENTS - SECURITIES	284,874,201.08	290,866,327.57	(5,992,126.49)	324,912,456.97	(40,038,255.89)
TOTAL INVESTMENTS - OTHER	53,151,566.91	53,151,566.91	0.00	56,440,385.86	(3,288,818.95)
<b>TOTAL INVESTMENTS</b>	<b>652,314,587.24</b>	<b>664,295,469.67</b>	<b>(11,980,882.43)</b>	<b>731,885,752.21</b>	<b>(79,571,164.97)</b>
<b>TOTAL EARNING ASSETS</b>	<b>4,140,530,052.13</b>	<b>4,142,754,012.19</b>	<b>(2,223,960.06)</b>	<b>4,263,872,974.18</b>	<b>(123,342,922.05)</b>
TOTAL RECEIVABLES	2,991,310.18	3,922,975.05	(931,664.87)	1,413,775.07	1,577,535.11
TOTAL CASH	9,964,444.81	9,818,105.41	146,339.40	10,048,882.77	(84,437.96)
TOTAL PREPAID EXPENSES	2,783,650.75	3,202,463.81	(418,813.06)	3,111,524.18	(327,873.43)
TOTAL LAND AND BUILDING	48,295,983.70	48,397,930.39	(101,946.69)	49,386,118.82	(1,090,135.12)
TOTAL OTHER FIXED ASSETS	2,000,115.11	2,005,098.41	(4,983.30)	3,181,304.46	(1,181,189.35)
TOTAL ACCRUED INCOME	13,992,575.01	14,106,574.26	(113,999.25)	14,815,431.92	(822,856.91)
TOTAL OTHER ASSETS	8,506,333.60	6,957,181.32	1,549,152.28	11,014,400.67	(2,508,067.07)
<b>TOTAL NON EARNING ASSETS</b>	<b>88,534,413.16</b>	<b>88,410,328.65</b>	<b>124,084.51</b>	<b>92,971,437.89</b>	<b>(4,437,024.73)</b>
<b>TOTAL ASSETS</b>	<b>4,229,064,465.29</b>	<b>4,231,164,340.84</b>	<b>(2,099,875.55)</b>	<b>4,356,844,412.07</b>	<b>(127,779,946.78)</b>

We certify, to the best of our knowledge and belief, this statement and the related statements are true and correct and present fairly the financial position and the results of operations for the period covered.

Summary Balance Sheet  
as of 3/31/2026

	March 2026	February 2026	\$ Variance	March 2025	\$ Variance
	Actual	Actual		Actual	
TOTAL SAVINGS DEPOSITS	146,427,765.17	147,383,839.91	(956,074.74)	183,400,650.94	(36,972,885.77)
TOTAL CHECKING DEPOSITS	187,021,612.62	179,653,108.70	7,368,503.92	180,741,778.31	6,279,834.31
TOTAL HIGH YIELD CHECKING DEPOSITS	66,051,937.55	66,508,510.13	(456,572.58)	68,967,293.41	(2,915,355.86)
TOTAL MONEY MARKET DEPOSITS	764,372,269.36	737,983,879.81	26,388,389.55	730,767,044.16	33,605,225.20
TOTAL BUSINESS DEPOSITS	100,983,954.51	102,842,000.11	(1,858,045.60)	108,254,560.95	(7,270,606.44)
TOTAL IRA DEPOSITS	302,525,578.73	301,011,094.27	1,514,484.46	310,440,863.51	(7,915,284.78)
TOTAL HSA DEPOSITS	12,679,619.31	12,725,893.38	(46,274.07)	12,206,410.35	473,208.96
TOTAL BUSINESS CERTIFICATES	78,065,319.47	68,709,410.05	9,355,909.42	65,866,775.05	12,198,544.42
TOTAL CERTIFICATES	1,721,104,673.85	1,724,216,025.37	(3,111,351.52)	1,701,690,566.41	19,414,107.44
TOTAL CUSTODIAL DEPOSITS	28,107,692.58	23,711,302.87	4,396,389.71	31,530,004.44	(3,422,311.86)
TOTAL NON MEMBER DEPOSITS	106,093,882.69	148,911,093.12	(42,817,210.43)	223,661,171.91	(117,567,289.22)
<b>TOTAL DEPOSITS</b>	<b>3,513,434,305.84</b>	<b>3,513,656,157.72</b>	<b>(221,851.88)</b>	<b>3,617,527,119.44</b>	<b>(104,092,813.60)</b>
TOTAL NOTES PAYABLE	0.00	0.00	0.00	36,458,370.19	(36,458,370.19)
TOTAL LT BORROWINGS	367,105,859.22	367,610,644.26	(504,785.04)	377,919,352.62	(10,813,493.40)
<b>TOTAL BORROWINGS</b>	<b>367,105,859.22</b>	<b>367,610,644.26</b>	<b>(504,785.04)</b>	<b>414,377,722.81</b>	<b>(47,271,863.59)</b>
<b>TOTAL INTEREST BEARING LIABILITES</b>	<b>3,880,540,165.06</b>	<b>3,881,266,801.98</b>	<b>(726,636.92)</b>	<b>4,031,904,842.25</b>	<b>(151,364,677.19)</b>
TOTAL ACCOUNTS PAYABLE	18,064,930.96	17,784,751.99	280,178.97	17,877,965.40	186,965.56
TOTAL DIVIDENDS PAYABLE	511.23	1,610,253.50	(1,609,742.27)	10,489.72	(9,978.49)
TOTAL TAXES PAYABLE	16,112.68	9,214.80	6,897.88	8,166.33	7,946.35
TOTAL ACCRUED EXPENSES	8,671,066.49	8,062,516.12	608,550.37	8,215,874.01	455,192.48
TOTAL SUSPENSE ACCOUNTS	288,562.71	566,119.13	(277,556.42)	212,778.62	75,784.09
<b>TOTAL OTHER LIABILITES</b>	<b>27,041,184.07</b>	<b>28,032,855.54</b>	<b>(991,671.47)</b>	<b>26,325,274.08</b>	<b>715,909.99</b>
<b>TOTAL LIABILITIES</b>	<b>3,907,581,349.13</b>	<b>3,909,299,657.52</b>	<b>(1,718,308.39)</b>	<b>4,058,230,116.33</b>	<b>(150,648,767.20)</b>
<b>TOTAL CAPITAL</b>	<b>321,483,116.16</b>	<b>321,864,683.32</b>	<b>(381,567.16)</b>	<b>298,614,295.74</b>	<b>22,868,820.42</b>
<b>TOTAL LIABILITES &amp; EQUITY</b>	<b>4,229,064,465.29</b>	<b>4,231,164,340.84</b>	<b>(2,099,875.55)</b>	<b>4,356,844,412.07</b>	<b>(127,779,946.78)</b>