



Summary Balance Sheet  
as of 5/31/2026

	May 2026	April 2026		May 2025		May 2026	
	Actual	Actual	\$ Variance	Actual	\$ Variance	Budget	\$ Variance
TOTAL CONSUMER LOANS	110,051,615.86	109,422,603.18	629,012.68	102,212,229.18	7,839,386.68	107,739,658.61	2,311,957.25
TOTAL INDIRECT LOANS	1,505,501,742.96	1,497,071,802.95	8,429,940.01	1,501,203,303.91	4,298,439.05	1,579,833,359.83	(74,331,616.87)
TOTAL MORTGAGE LOANS	1,100,397,986.74	1,086,087,026.40	14,310,960.34	1,139,370,854.40	(38,972,867.66)	1,119,317,444.28	(18,919,457.54)
TOTAL HOME EQUITY LOANS	123,768,322.32	123,410,838.76	357,483.56	97,995,036.44	25,773,285.88	124,540,837.29	(772,514.97)
TOTAL CREDIT CARDS	61,974,086.43	61,407,699.49	566,386.94	61,770,988.54	203,097.89	61,826,898.30	147,188.13
TOTAL BUSINESS LOANS	583,024,051.50	577,814,352.96	5,209,698.54	628,586,471.08	(45,562,419.58)	597,026,191.59	(14,002,140.09)
<b>TOTAL LOANS</b>	<b>3,484,717,805.81</b>	<b>3,455,214,323.74</b>	<b>29,503,482.07</b>	<b>3,531,138,883.55</b>	<b>(46,421,077.74)</b>	<b>3,590,284,389.90</b>	<b>(105,566,584.09)</b>
TOTAL LOANS HELD FOR SALE	1,725,850.00	803,600.00	922,250.00	1,721,400.00	4,450.00	0.00	1,725,850.00
TOTAL DEFERRED INCOME	36,422,469.93	36,279,974.96	142,494.97	37,208,430.86	(785,960.93)	10,649,955.31	25,772,514.62
TOTAL ALLOWANCE	(48,956,992.42)	(47,666,912.80)	(1,290,079.62)	(46,839,707.08)	(2,117,285.34)	(48,857,477.20)	(99,515.22)
<b>TOTAL NET LOANS</b>	<b>3,473,909,133.32</b>	<b>3,444,630,985.90</b>	<b>29,278,147.42</b>	<b>3,523,229,007.33</b>	<b>(49,319,874.01)</b>	<b>3,552,076,868.01</b>	<b>(78,167,734.69)</b>
TOTAL INVESTMENTS - CLEARING ACCOUNTS	363,671,396.49	346,440,931.33	17,230,465.16	349,159,193.89	14,512,202.60	361,344,661.13	2,326,735.36
TOTAL INVESTMENTS - SECURITIES	276,614,936.37	282,783,285.27	(6,168,348.90)	319,796,340.53	(43,181,404.16)	268,072,908.76	8,542,027.61
TOTAL INVESTMENTS - OTHER	52,123,606.98	52,431,206.98	(307,600.00)	54,600,010.81	(2,476,403.83)	57,098,510.81	(4,974,903.83)
<b>TOTAL INVESTMENTS</b>	<b>692,409,939.84</b>	<b>681,655,423.58</b>	<b>10,754,516.26</b>	<b>723,555,545.23</b>	<b>(31,145,605.39)</b>	<b>686,516,080.70</b>	<b>5,893,859.14</b>
<b>TOTAL EARNING ASSETS</b>	<b>4,166,319,073.16</b>	<b>4,126,286,409.48</b>	<b>40,032,663.68</b>	<b>4,246,784,552.56</b>	<b>(80,465,479.40)</b>	<b>4,238,592,948.71</b>	<b>(72,273,875.55)</b>
TOTAL RECEIVABLES	7,609,148.45	6,970,884.20	638,264.25	1,931,268.32	5,677,880.13	883,199.55	6,725,948.90
TOTAL CASH	10,757,949.72	11,046,672.05	(288,722.33)	10,836,547.15	(78,597.43)	10,284,290.33	473,659.39
TOTAL PREPAID EXPENSES	2,559,232.67	2,842,005.91	(282,773.24)	2,827,813.28	(268,580.61)	3,199,763.49	(640,530.82)
TOTAL LAND AND BUILDING	48,385,607.03	48,429,990.40	(44,383.37)	49,200,732.52	(815,125.49)	48,739,294.65	(353,687.62)
TOTAL OTHER FIXED ASSETS	1,932,028.48	2,017,721.29	(85,692.81)	2,880,767.78	(948,739.30)	2,390,481.42	(458,452.94)
TOTAL ACCRUED INCOME	14,532,850.42	13,470,906.57	1,061,943.85	15,297,841.43	(764,991.01)	15,906,225.75	(1,373,375.33)
TOTAL OTHER ASSETS	9,187,701.94	8,773,574.60	414,127.34	9,575,502.22	(387,800.28)	7,970,690.42	1,217,011.52
<b>TOTAL NON EARNING ASSETS</b>	<b>94,964,518.71</b>	<b>93,551,755.02</b>	<b>1,412,763.69</b>	<b>92,550,472.70</b>	<b>2,414,046.01</b>	<b>89,373,945.61</b>	<b>5,590,573.10</b>
<b>TOTAL ASSETS</b>	<b>4,261,283,591.87</b>	<b>4,219,838,164.50</b>	<b>41,445,427.37</b>	<b>4,339,335,025.26</b>	<b>(78,051,433.39)</b>	<b>4,327,966,894.32</b>	<b>(66,683,302.45)</b>

Summary Balance Sheet  
as of 5/31/2026

	May 2026	April 2026	\$ Variance	May 2025	\$ Variance	May 2026	\$ Variance
	Actual	Actual		Actual		Budget	
TOTAL SAVINGS DEPOSITS	139,616,235.36	143,649,409.16	(4,033,173.80)	175,178,178.19	(35,561,942.83)	137,604,729.94	2,011,505.42
TOTAL CHECKING DEPOSITS	183,712,087.51	191,739,503.27	(8,027,415.76)	179,245,120.82	4,466,966.69	171,980,539.75	11,731,547.76
TOTAL HIGH YIELD CHECKING DEPOSITS	64,206,644.60	64,616,025.86	(409,381.26)	70,473,062.78	(6,266,418.18)	53,128,281.55	11,078,363.05
TOTAL MONEY MARKET DEPOSITS	750,863,237.63	756,634,399.18	(5,771,161.55)	705,074,373.52	45,788,864.11	705,976,690.05	44,886,547.58
TOTAL BUSINESS DEPOSITS	108,383,198.12	104,188,041.22	4,195,156.90	105,650,955.97	2,732,242.15	99,195,366.02	9,187,832.10
TOTAL IRA DEPOSITS	300,111,426.62	301,401,746.75	(1,290,320.13)	309,675,152.24	(9,563,725.62)	308,336,153.97	(8,224,727.35)
TOTAL HSA DEPOSITS	12,674,673.94	12,710,555.60	(35,881.66)	12,377,344.74	297,329.20	13,080,485.40	(405,811.46)
TOTAL BUSINESS CERTIFICATES	82,035,555.52	77,967,147.93	4,068,407.59	63,028,514.71	19,007,040.81	53,796,386.65	28,239,168.87
TOTAL CERTIFICATES	1,762,189,181.35	1,718,477,637.65	43,711,543.70	1,733,918,138.73	28,271,042.62	1,843,086,277.76	(80,897,096.41)
TOTAL CUSTODIAL DEPOSITS	31,463,938.42	26,452,058.65	5,011,879.77	33,353,298.83	(1,889,360.41)	27,792,036.43	3,671,901.99
TOTAL NON MEMBER DEPOSITS	106,095,958.48	106,091,218.94	4,739.54	217,242,040.51	(111,146,082.03)	180,879,261.84	(74,783,303.36)
<b>TOTAL DEPOSITS</b>	<b>3,541,352,137.55</b>	<b>3,503,927,744.21</b>	<b>37,424,393.34</b>	<b>3,605,216,181.04</b>	<b>(63,864,043.49)</b>	<b>3,594,856,209.36</b>	<b>(53,504,071.81)</b>
TOTAL NOTES PAYABLE	0.00	0.00	0.00	33,717,671.19	(33,717,671.19)	0.00	0.00
TOTAL LT BORROWINGS	362,955,304.47	363,421,984.19	(466,679.72)	372,802,191.95	(9,846,887.48)	391,094,650.45	(28,139,345.98)
<b>TOTAL BORROWINGS</b>	<b>362,955,304.47</b>	<b>363,421,984.19</b>	<b>(466,679.72)</b>	<b>406,519,863.14</b>	<b>(43,564,558.67)</b>	<b>391,094,650.45</b>	<b>(28,139,345.98)</b>
<b>TOTAL INTEREST BEARING LIABILITES</b>	<b>3,904,307,442.02</b>	<b>3,867,349,728.40</b>	<b>36,957,713.62</b>	<b>4,011,736,044.18</b>	<b>(107,428,602.16)</b>	<b>3,985,950,859.81</b>	<b>(81,643,417.79)</b>
TOTAL ACCOUNTS PAYABLE	20,616,830.54	17,593,724.60	3,023,105.94	18,595,538.31	2,021,292.23	15,419,926.52	5,196,904.02
TOTAL DIVIDENDS PAYABLE	1,645,308.02	835,910.50	809,397.52	1,819,478.91	(174,170.89)	1,629,395.80	15,912.22
TOTAL TAXES PAYABLE	7,385.41	4,044.77	3,340.64	5,246.32	2,139.09	10,363.36	(2,977.95)
TOTAL ACCRUED EXPENSES	8,265,264.24	8,998,972.34	(733,708.10)	7,964,354.74	300,909.50	9,726,809.64	(1,461,545.40)
TOTAL SUSPENSE ACCOUNTS	2,265,666.84	286,015.14	1,979,651.70	258,585.00	2,007,081.84	184,596.69	2,081,070.15
<b>TOTAL OTHER LIABILITES</b>	<b>32,800,455.05</b>	<b>27,718,667.35</b>	<b>5,081,787.70</b>	<b>28,643,203.28</b>	<b>4,157,251.77</b>	<b>26,971,092.01</b>	<b>5,829,363.04</b>
<b>TOTAL LIABILITES</b>	<b>3,937,107,897.07</b>	<b>3,895,068,395.75</b>	<b>42,039,501.32</b>	<b>4,040,379,247.46</b>	<b>(103,271,350.39)</b>	<b>4,012,921,951.82</b>	<b>(75,814,054.75)</b>
<b>TOTAL CAPITAL</b>	<b>324,175,694.80</b>	<b>324,769,768.75</b>	<b>(594,073.95)</b>	<b>298,955,777.80</b>	<b>25,219,917.00</b>	<b>315,044,942.50</b>	<b>9,130,752.30</b>
<b>TOTAL LIABILITES &amp; EQUITY</b>	<b>4,261,283,591.87</b>	<b>4,219,838,164.50</b>	<b>41,445,427.37</b>	<b>4,339,335,025.26</b>	<b>(78,051,433.39)</b>	<b>4,327,966,894.32</b>	<b>(66,683,302.45)</b>