



Summary Balance Sheet
as of 7/31/2026

	July 2026	June 2026		July 2025		July 2026	
	Actual	Actual	\$ Variance	Actual	\$ Variance	Budget	\$ Variance
TOTAL CONSUMER LOANS	111,313,490.59	110,050,214.60	1,263,275.99	103,296,802.56	8,016,688.03	107,994,287.74	3,319,202.85
TOTAL INDIRECT LOANS	1,525,274,422.41	1,515,863,861.21	9,410,561.20	1,511,201,811.04	14,072,611.37	1,590,358,808.15	(65,084,385.74)
TOTAL MORTGAGE LOANS	1,137,839,603.80	1,119,891,450.84	17,948,152.96	1,121,814,708.56	16,024,895.24	1,118,662,743.74	19,176,860.06
TOTAL HOME EQUITY LOANS	129,284,741.60	128,085,211.43	1,199,530.17	103,445,028.66	25,839,712.94	128,734,746.07	549,995.53
TOTAL CREDIT CARDS	61,743,071.91	61,970,293.97	(227,222.06)	62,327,462.37	(584,390.46)	61,749,226.32	(6,154.41)
TOTAL BUSINESS LOANS	592,255,609.83	581,541,857.51	10,713,752.32	608,618,910.56	(16,363,300.73)	600,787,304.59	(8,531,694.76)
TOTAL LOANS	3,557,710,940.14	3,517,402,889.56	40,308,050.58	3,510,704,723.75	47,006,216.39	3,608,287,116.61	(50,576,176.47)
TOTAL LOANS HELD FOR SALE	661,200.00	1,114,500.00	(453,300.00)	500,000.00	161,200.00	0.00	661,200.00
TOTAL DEFERRED INCOME	36,756,601.72	36,642,466.01	114,135.71	37,561,979.11	(805,377.39)	10,107,480.29	26,649,121.43
TOTAL ALLOWANCE	(48,752,785.08)	(48,817,489.24)	64,704.16	(47,312,047.55)	(1,440,737.53)	(49,094,377.89)	341,592.81
TOTAL NET LOANS	3,546,375,956.78	3,506,342,366.33	40,033,590.45	3,501,454,655.31	44,921,301.47	3,569,300,219.01	(22,924,262.23)
TOTAL INVESTMENTS - CLEARING ACCOUNTS	263,575,671.59	292,340,985.59	(28,765,314.00)	267,340,086.35	(3,764,414.76)	381,090,921.34	(117,515,249.75)
TOTAL INVESTMENTS - SECURITIES	271,819,712.51	275,039,548.95	(3,219,836.44)	308,611,176.47	(36,791,463.96)	264,277,910.83	7,541,801.68
TOTAL INVESTMENTS - OTHER	53,447,506.98	51,680,806.98	1,766,700.00	55,315,010.81	(1,867,503.83)	57,098,510.81	(3,651,003.83)
TOTAL INVESTMENTS	588,842,891.08	619,061,341.52	(30,218,450.44)	631,266,273.63	(42,423,382.55)	702,467,342.98	(113,624,451.90)
TOTAL EARNING ASSETS	4,135,218,847.86	4,125,403,707.85	9,815,140.01	4,132,720,928.94	2,497,918.92	4,271,767,561.99	(136,548,714.13)
TOTAL RECEIVABLES	3,393,706.98	221,593.52	3,172,113.46	741,894.53	2,651,812.45	883,199.55	2,510,507.43
TOTAL CASH	9,975,403.68	10,590,453.13	(615,049.45)	9,533,851.39	441,552.29	10,284,290.33	(308,886.65)
TOTAL PREPAID EXPENSES	3,932,572.23	2,342,844.54	1,589,727.69	3,832,410.98	100,161.25	3,199,763.49	732,808.74
TOTAL LAND AND BUILDING	48,069,174.53	48,271,804.23	(202,629.70)	48,967,549.70	(898,375.17)	48,739,294.65	(670,120.12)
TOTAL OTHER FIXED ASSETS	2,252,444.92	2,369,496.00	(117,051.08)	2,605,530.46	(353,085.54)	2,390,481.42	(138,036.50)
TOTAL ACCRUED INCOME	14,241,343.55	13,991,853.47	249,490.08	15,231,795.11	(990,451.56)	16,364,786.83	(2,123,443.28)
TOTAL OTHER ASSETS	10,368,620.93	9,915,799.97	452,820.96	9,515,207.46	853,413.47	7,970,690.42	2,397,930.51
TOTAL NON EARNING ASSETS	92,233,266.82	87,703,844.86	4,529,421.96	90,428,239.63	1,805,027.19	89,832,506.69	2,400,760.13
TOTAL ASSETS	4,227,452,114.68	4,213,107,552.71	14,344,561.97	4,223,149,168.57	4,302,946.11	4,361,600,068.68	(134,147,954.00)



Summary Balance Sheet
as of 7/31/2026

	July 2026	June 2026		July 2025		July 2026	
	Actual	Actual	\$ Variance	Actual	\$ Variance	Budget	\$ Variance
TOTAL SAVINGS DEPOSITS	134,206,031.40	137,359,045.34	(3,153,013.94)	164,660,077.26	(30,454,045.86)	133,504,362.39	701,669.01
TOTAL CHECKING DEPOSITS	184,011,626.42	185,734,342.02	(1,722,715.60)	177,177,995.55	6,833,630.87	172,648,530.65	11,363,095.77
TOTAL HIGH YIELD CHECKING DEPOSITS	61,673,310.10	64,338,000.37	(2,664,690.27)	68,664,847.20	(6,991,537.10)	50,471,867.47	11,201,442.63
TOTAL MONEY MARKET DEPOSITS	758,732,655.38	761,080,384.81	(2,347,729.43)	703,823,266.07	54,909,389.31	705,102,077.93	53,630,577.45
TOTAL BUSINESS DEPOSITS	98,233,486.86	103,869,248.90	(5,635,762.04)	107,622,373.23	(9,388,886.37)	98,845,057.92	(611,571.06)
TOTAL IRA DEPOSITS	297,040,118.90	299,799,752.04	(2,759,633.14)	308,566,626.09	(11,526,507.19)	310,699,164.21	(13,659,045.31)
TOTAL HSA DEPOSITS	12,728,545.20	12,807,126.42	(78,581.22)	12,413,998.59	314,546.61	13,258,081.60	(529,536.40)
TOTAL BUSINESS CERTIFICATES	73,336,613.45	71,153,535.88	2,183,077.57	61,868,340.53	11,468,272.92	55,731,987.12	17,604,626.33
TOTAL CERTIFICATES	1,726,546,021.92	1,735,954,903.09	(9,408,881.17)	1,702,850,351.51	23,695,670.41	1,878,863,354.84	(152,317,332.92)
TOTAL CUSTODIAL DEPOSITS	25,008,237.80	28,743,645.71	(3,735,407.91)	29,754,043.05	(4,745,805.25)	27,792,036.43	(2,783,798.63)
TOTAL NON MEMBER DEPOSITS	101,116,258.59	101,112,190.07	4,068.52	159,613,413.51	(58,497,154.92)	180,879,261.84	(79,763,003.25)
TOTAL DEPOSITS	3,472,632,906.02	3,501,952,174.65	(29,319,268.63)	3,497,015,332.59	(24,382,426.57)	3,627,795,782.40	(155,162,876.38)
TOTAL NOTES PAYABLE	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL LT BORROWINGS	397,020,414.65	357,488,114.82	39,532,299.83	396,776,945.81	243,468.84	390,081,252.45	6,939,162.20
TOTAL BORROWINGS	397,020,414.65	357,488,114.82	39,532,299.83	396,776,945.81	243,468.84	390,081,252.45	6,939,162.20
TOTAL INTEREST BEARING LIABILITIES	3,869,653,320.67	3,859,440,289.47	10,213,031.20	3,893,792,278.40	(24,138,957.73)	4,017,877,034.85	(148,223,714.18)
TOTAL ACCOUNTS PAYABLE	19,057,488.18	18,885,362.31	172,125.87	15,424,227.69	3,633,260.49	15,419,926.52	3,637,561.66
TOTAL DIVIDENDS PAYABLE	840,777.77	836.36	839,941.41	930,851.42	(90,073.65)	979,654.70	(138,876.93)
TOTAL TAXES PAYABLE	2,446.01	17,728.26	(15,282.25)	(9,587.09)	12,033.10	10,363.36	(7,917.35)
TOTAL ACCRUED EXPENSES	8,989,759.51	8,155,954.57	833,804.94	8,574,276.26	415,483.25	9,726,809.64	(737,050.13)
TOTAL SUSPENSE ACCOUNTS	2,117,847.36	310,869.60	1,806,977.76	253,887.01	1,863,960.35	184,596.69	1,933,250.67
TOTAL OTHER LIABILITIES	31,008,318.83	27,370,751.10	3,637,567.73	25,173,655.29	5,834,663.54	26,321,350.91	4,686,967.92
TOTAL LIABILITIES	3,900,661,639.50	3,886,811,040.57	13,850,598.93	3,918,965,933.69	(18,304,294.19)	4,044,198,385.76	(143,536,746.26)
TOTAL CAPITAL	326,790,475.18	326,296,512.14	493,963.04	304,183,234.88	22,607,240.30	317,401,682.92	9,388,792.26
TOTAL LIABILITIES & EQUITY	4,227,452,114.68	4,213,107,552.71	14,344,561.97	4,223,149,168.57	4,302,946.11	4,361,600,068.68	(134,147,954.00)