



Summary Balance Sheet
as of 9/30/2026

	September 2026	August 2026		September 2025		September 2026	
	Actual	Actual	\$ Variance	Actual	\$ Variance	Budget	\$ Variance
TOTAL CONSUMER LOANS	111,146,199.06	111,864,340.86	(718,141.80)	106,092,640.13	5,053,558.93	108,403,987.74	2,742,211.32
TOTAL INDIRECT LOANS	1,541,408,158.03	1,530,069,037.23	11,339,120.80	1,474,482,799.50	66,925,358.53	1,601,128,541.91	(59,720,383.88)
TOTAL MORTGAGE LOANS	1,158,039,616.55	1,150,989,539.58	7,050,076.97	1,104,229,073.98	53,810,542.57	1,118,171,902.70	39,867,713.85
TOTAL HOME EQUITY LOANS	134,770,440.50	131,496,802.27	3,273,638.23	107,722,829.41	27,047,611.09	132,931,322.73	1,839,117.77
TOTAL CREDIT CARDS	61,918,836.29	61,719,390.28	199,446.01	62,137,586.23	(218,749.94)	61,671,554.34	247,281.95
TOTAL BUSINESS LOANS	599,308,855.55	593,999,084.23	5,309,771.32	608,820,052.59	(9,511,197.04)	605,030,930.75	(5,722,075.20)
TOTAL LOANS	3,606,592,105.98	3,580,138,194.45	26,453,911.53	3,463,484,981.84	143,107,124.14	3,627,338,240.17	(20,746,134.19)
TOTAL LOANS HELD FOR SALE	302,080.00	1,170,000.00	(867,920.00)	69,685,332.44	(69,383,252.44)	0.00	302,080.00
TOTAL DEFERRED INCOME	37,070,722.54	36,878,164.54	192,558.00	37,770,094.40	(699,371.86)	9,565,005.27	27,505,717.27
TOTAL ALLOWANCE	(49,473,306.64)	(49,063,647.87)	(409,658.77)	(46,991,222.28)	(2,482,084.36)	(49,345,503.24)	(127,803.40)
TOTAL NET LOANS	3,594,491,601.88	3,569,122,711.12	25,368,890.76	3,523,949,186.40	70,542,415.48	3,587,557,742.20	6,933,859.68
TOTAL INVESTMENTS - CLEARING ACCOUNTS	276,966,538.51	262,559,442.22	14,407,096.29	272,855,254.23	4,111,284.28	395,880,169.06	(118,913,630.55)
TOTAL INVESTMENTS - SECURITIES	263,903,527.82	270,104,044.71	(6,200,516.89)	309,723,271.15	(45,819,743.33)	256,639,982.87	7,263,544.95
TOTAL INVESTMENTS - OTHER	54,333,706.98	55,000,806.98	(667,100.00)	57,098,510.81	(2,764,803.83)	57,098,510.81	(2,764,803.83)
TOTAL INVESTMENTS	595,203,773.31	587,664,293.91	7,539,479.40	639,677,036.19	(44,473,262.88)	709,618,662.74	(114,414,889.43)
TOTAL EARNING ASSETS	4,189,695,375.19	4,156,787,005.03	32,908,370.16	4,163,626,222.59	26,069,152.60	4,297,176,404.94	(107,481,029.75)
TOTAL RECEIVABLES	3,653,090.64	2,784,752.65	868,337.99	883,199.55	2,769,891.09	883,199.55	2,769,891.09
TOTAL CASH	11,176,993.71	9,766,706.90	1,410,286.81	10,284,290.33	892,703.38	10,284,290.33	892,703.38
TOTAL PREPAID EXPENSES	3,291,906.16	3,682,384.59	(390,478.43)	3,199,763.49	92,142.67	3,199,763.49	92,142.67
TOTAL LAND AND BUILDING	47,888,636.37	47,955,968.65	(67,332.28)	48,739,294.65	(850,658.28)	48,739,294.65	(850,658.28)
TOTAL OTHER FIXED ASSETS	2,215,421.85	2,200,601.54	14,820.31	2,390,481.42	(175,059.57)	2,390,481.42	(175,059.57)
TOTAL ACCRUED INCOME	14,646,136.16	14,816,519.36	(170,383.20)	15,486,787.32	(840,651.16)	15,890,589.98	(1,244,453.82)
TOTAL OTHER ASSETS	13,025,614.04	10,496,500.01	2,529,114.03	7,970,690.42	5,054,923.62	7,970,690.42	5,054,923.62
TOTAL NON EARNING ASSETS	95,897,798.93	91,703,433.70	4,194,365.23	88,954,507.18	6,943,291.75	89,358,309.84	6,539,489.09
TOTAL ASSETS	4,285,593,174.12	4,248,490,438.73	37,102,735.39	4,252,580,729.77	33,012,444.35	4,386,534,714.78	(100,941,540.66)



Summary Balance Sheet
as of 9/30/2026

	September 2026	August 2026		September 2025		September 2026	
	Actual	Actual	\$ Variance	Actual	\$ Variance	Budget	\$ Variance
TOTAL SAVINGS DEPOSITS	127,578,655.98	130,346,728.90	(2,768,072.92)	154,084,894.90	(26,506,238.92)	129,389,489.90	(1,810,833.92)
TOTAL CHECKING DEPOSITS	186,759,372.65	177,344,004.02	9,415,368.63	169,502,446.45	17,256,926.20	173,316,521.55	13,442,851.10
TOTAL HIGH YIELD CHECKING DEPOSITS	59,327,169.56	59,948,471.88	(621,302.32)	63,755,140.59	(4,427,971.03)	47,815,453.39	11,511,716.17
TOTAL MONEY MARKET DEPOSITS	766,017,709.21	757,864,852.68	8,152,856.53	709,481,719.70	56,535,989.51	704,227,465.81	61,790,243.40
TOTAL BUSINESS DEPOSITS	104,930,370.69	99,639,179.73	5,291,190.96	100,612,996.56	4,317,374.13	98,494,749.82	6,435,620.87
TOTAL IRA DEPOSITS	297,972,286.73	296,486,472.95	1,485,813.78	307,444,994.13	(9,472,707.40)	309,227,617.21	(11,255,330.48)
TOTAL HSA DEPOSITS	12,655,162.49	12,589,203.92	65,958.57	12,405,164.36	249,998.13	13,416,338.66	(761,176.17)
TOTAL BUSINESS CERTIFICATES	60,010,488.11	55,177,574.46	4,832,913.65	46,969,677.26	13,040,810.85	56,410,745.99	3,599,742.12
TOTAL CERTIFICATES	1,738,572,158.18	1,731,980,012.58	6,592,145.60	1,706,902,050.65	31,670,107.53	1,910,851,192.40	(172,279,034.22)
TOTAL CUSTODIAL DEPOSITS	24,253,632.67	25,070,259.95	(816,627.28)	27,792,036.43	(3,538,403.76)	27,792,036.43	(3,538,403.76)
TOTAL NON MEMBER DEPOSITS	131,148,247.83	111,321,955.40	19,826,292.43	180,879,261.87	(49,731,014.04)	180,879,261.84	(49,731,014.01)
TOTAL DEPOSITS	3,509,225,254.10	3,457,768,716.47	51,456,537.63	3,479,830,382.90	29,394,871.20	3,651,820,873.00	(142,595,618.90)
TOTAL NOTES PAYABLE	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL LT BORROWINGS	410,659,094.22	431,552,203.37	(20,893,109.15)	435,126,400.39	(24,467,306.17)	389,065,660.29	21,593,433.93
TOTAL BORROWINGS	410,659,094.22	431,552,203.37	(20,893,109.15)	435,126,400.39	(24,467,306.17)	389,065,660.29	21,593,433.93
TOTAL INTEREST BEARING LIABILITIES	3,919,884,348.32	3,889,320,919.84	30,563,428.48	3,914,956,783.29	4,927,565.03	4,040,886,533.29	(121,002,184.97)
TOTAL ACCOUNTS PAYABLE	25,367,779.43	18,305,573.66	7,062,205.77	16,093,601.59	9,274,177.84	15,419,926.52	9,947,852.91
TOTAL DIVIDENDS PAYABLE	203.97	1,635,429.04	(1,635,225.07)	11,290.77	(11,086.80)	246,982.67	(246,778.70)
TOTAL TAXES PAYABLE	12,655.93	11,865.47	790.46	10,363.36	2,292.57	10,363.36	2,292.57
TOTAL ACCRUED EXPENSES	10,296,444.55	9,971,155.81	325,288.74	9,726,809.64	569,634.91	9,726,809.64	569,634.91
TOTAL SUSPENSE ACCOUNTS	387,175.96	293,594.32	93,581.64	184,596.69	202,579.27	184,596.69	202,579.27
TOTAL OTHER LIABILITIES	36,064,259.84	30,217,618.30	5,846,641.54	26,026,662.05	10,037,597.79	25,588,678.88	10,475,580.96
TOTAL LIABILITIES	3,955,948,608.16	3,919,538,538.14	36,410,070.02	3,940,983,445.34	14,965,162.82	4,066,475,212.17	(110,526,604.01)
TOTAL CAPITAL	329,644,565.96	328,951,900.59	692,665.37	311,597,284.43	18,047,281.53	320,059,502.61	9,585,063.35
TOTAL LIABILITIES & EQUITY	4,285,593,174.12	4,248,490,438.73	37,102,735.39	4,252,580,729.77	33,012,444.35	4,386,534,714.78	(100,941,540.66)