General Electric Credit Union

Summary Balance Sheet
as of 10/31/2026

	October 2026 Actual	September 2026 Actual	$ Variance	October 2025 Actual	$ Variance	October 2026 Budget	$ Variance
TOTAL CONSUMER LOANS	105,729,846.46	111,146,199.06	(5,416,352.60)	106,084,309.22	(354,462.76)	108,670,047.03	(2,940,200.57)
TOTAL INDIRECT LOANS	1,515,849,503.77	1,541,408,158.03	(25,558,654.26)	1,487,267,123.68	28,582,380.09	1,605,915,478.69	(90,065,974.92)
TOTAL MORTGAGE LOANS	1,157,115,285.90	1,158,039,616.55	(924,330.65)	1,097,806,151.40	59,309,134.50	1,117,917,016.89	39,198,269.01
TOTAL HOME EQUITY LOANS	137,455,752.40	134,770,440.50	2,685,311.90	112,346,766.27	25,108,986.13	135,021,278.18	2,434,474.22
TOTAL CREDIT CARDS	61,597,834.14	61,918,836.29	(321,002.15)	61,852,095.87	(254,261.73)	61,632,718.35	(34,884.21)
TOTAL BUSINESS LOANS	603,578,957.51	599,308,855.55	4,270,101.96	583,635,762.57	19,943,194.94	607,779,212.62	(4,200,255.11)
TOTAL LOANS	**3,581,327,180.18**	**3,606,592,105.98**	**(25,264,925.80)**	**3,448,992,209.01**	**132,334,971.17**	**3,636,935,751.76**	**(55,608,571.58)**
TOTAL LOANS HELD FOR SALE	912,000.00	302,080.00	609,920.00	48,123,074.33	(47,211,074.33)	0.00	912,000.00
TOTAL DEFERRED INCOME	36,497,309.73	37,070,722.54	(573,412.81)	37,421,304.33	(923,994.60)	9,293,767.76	27,203,541.97
TOTAL ALLOWANCE	(49,268,408.40)	(49,473,306.64)	204,898.24	(47,189,585.29)	(2,078,823.11)	(49,472,042.13)	203,633.73
TOTAL NET LOANS	**3,569,468,081.51**	**3,594,491,601.88**	**(25,023,520.37)**	**3,487,347,002.38**	**82,121,079.13**	**3,596,757,477.39**	**(27,289,395.88)**
TOTAL INVESTMENTS - CLEARING ACCOUNTS	268,074,108.22	276,966,538.51	(8,892,430.29)	292,563,268.54	(24,489,160.32)	408,026,656.86	(139,952,548.64)
TOTAL INVESTMENTS - SECURITIES	259,081,857.94	263,903,527.82	(4,821,669.88)	306,966,826.56	(47,884,968.62)	247,838,672.63	11,243,185.31
TOTAL INVESTMENTS - OTHER	53,593,287.17	54,333,706.98	(740,419.81)	54,883,247.91	(1,289,960.74)	57,098,510.81	(3,505,223.64)
TOTAL INVESTMENTS	**580,749,253.33**	**595,203,773.31**	**(14,454,519.98)**	**654,413,343.01**	**(73,664,089.68)**	**712,963,840.30**	**(132,214,586.97)**
TOTAL EARNING ASSETS	**4,150,217,334.84**	**4,189,695,375.19**	**(39,478,040.35)**	**4,141,760,345.39**	**8,456,989.45**	**4,309,721,317.69**	**(159,503,982.85)**
TOTAL RECEIVABLES	1,204,793.12	3,653,090.64	(2,448,297.52)	1,493,213.12	(288,420.00)	883,199.55	321,593.57
TOTAL CASH	10,519,365.99	11,176,993.71	(657,627.72)	10,480,528.75	38,837.24	10,284,290.33	235,075.66
TOTAL PREPAID EXPENSES	3,417,909.48	3,291,906.16	126,003.32	2,954,859.83	463,049.65	3,199,763.49	218,145.99
TOTAL LAND AND BUILDING	47,811,967.87	47,888,636.37	(76,668.50)	48,623,995.84	(812,027.97)	48,739,294.65	(927,326.78)
TOTAL OTHER FIXED ASSETS	2,145,415.20	2,215,421.85	(70,006.65)	2,267,671.26	(122,256.06)	2,390,481.42	(245,066.22)
TOTAL ACCRUED INCOME	14,591,229.11	14,646,136.16	(54,907.05)	15,074,256.13	(483,027.02)	16,248,627.46	(1,657,398.35)
TOTAL OTHER ASSETS	11,227,486.05	13,025,614.04	(1,798,127.99)	7,410,931.61	3,816,554.44	7,970,690.42	3,256,795.63
TOTAL NON EARNING ASSETS	**90,918,166.82**	**95,897,798.93**	**(4,979,632.11)**	**88,305,456.54**	**2,612,710.28**	**89,716,347.32**	**1,201,819.50**
TOTAL ASSETS	**4,241,135,501.66**	**4,285,593,174.12**	**(44,457,672.46)**	**4,230,065,801.93**	**11,069,699.73**	**4,399,437,665.01**	**(158,302,163.35)**

General Electric Credit Union

Summary Balance Sheet
as of 10/31/2026

	October 2026 Actual	September 2026 Actual	$ Variance	October 2025 Actual	$ Variance	October 2026 Budget	$ Variance
TOTAL SAVINGS DEPOSITS	126,112,544.38	127,578,655.98	(1,466,111.60)	155,991,738.20	(29,879,193.82)	127,346,980.03	(1,234,435.65)
TOTAL CHECKING DEPOSITS	184,708,806.68	186,759,372.65	(2,050,565.97)	177,136,829.89	7,571,976.79	173,650,517.00	11,058,289.68
TOTAL HIGH YIELD CHECKING DEPOSITS	58,583,648.79	59,327,169.56	(743,520.77)	63,636,733.37	(5,053,084.58)	46,487,246.35	12,096,402.44
TOTAL MONEY MARKET DEPOSITS	784,848,675.09	766,017,709.21	18,830,965.88	715,202,397.28	69,646,277.81	703,790,159.75	81,058,515.34
TOTAL BUSINESS DEPOSITS	107,865,543.79	104,930,370.69	2,935,173.10	100,618,534.85	7,247,008.94	98,319,595.77	9,545,948.02
TOTAL IRA DEPOSITS	295,440,164.49	297,972,286.73	(2,532,122.24)	306,427,358.88	(10,987,194.39)	309,284,615.00	(13,844,450.51)
TOTAL HSA DEPOSITS	12,629,111.72	12,655,162.49	(26,050.77)	12,355,911.76	273,199.96	13,494,729.09	(865,617.37)
TOTAL BUSINESS CERTIFICATES	58,388,803.54	60,010,488.11	(1,621,684.57)	47,505,062.42	10,883,741.12	56,593,117.75	1,795,685.79
TOTAL CERTIFICATES	1,732,452,628.46	1,738,572,158.18	(6,119,529.72)	1,710,152,789.11	22,299,839.35	1,925,658,860.16	(193,206,231.70)
TOTAL CUSTODIAL DEPOSITS	23,016,194.75	24,253,632.67	(1,237,437.92)	27,114,498.57	(4,098,303.82)	27,792,036.43	(4,775,841.68)
TOTAL NON MEMBER DEPOSITS	131,153,053.97	131,148,247.83	4,806.14	179,560,814.47	(48,407,760.50)	180,879,261.84	(49,726,207.87)
TOTAL DEPOSITS	**3,515,199,175.66**	**3,509,225,254.10**	**5,973,921.56**	**3,495,702,668.80**	**19,496,506.86**	**3,663,297,119.17**	**(148,097,943.51)**
TOTAL NOTES PAYABLE	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL LT BORROWINGS	360,201,335.82	410,659,094.22	(50,457,758.40)	394,624,336.30	(34,423,000.48)	388,557,039.84	(28,355,704.02)
TOTAL BORROWINGS	**360,201,335.82**	**410,659,094.22**	**(50,457,758.40)**	**394,624,336.30**	**(34,423,000.48)**	**388,557,039.84**	**(28,355,704.02)**
TOTAL INTEREST BEARING LIABILITES	**3,875,400,511.48**	**3,919,884,348.32**	**(44,483,836.84)**	**3,890,327,005.10**	**(14,926,493.62)**	**4,051,854,159.01**	**(176,453,647.53)**
TOTAL ACCOUNTS PAYABLE	24,053,304.53	25,367,779.43	(1,314,474.90)	16,436,148.15	7,617,156.38	15,419,926.52	8,633,378.01
TOTAL DIVIDENDS PAYABLE	881,202.79	203.97	880,998.82	891,804.26	(10,601.47)	988,689.33	(107,486.54)
TOTAL TAXES PAYABLE	2,251.50	12,655.93	(10,404.43)	17,291.77	(15,040.27)	10,363.36	(8,111.86)
TOTAL ACCRUED EXPENSES	9,752,412.60	10,296,444.55	(544,031.95)	8,742,002.67	1,010,409.93	9,726,809.64	25,602.96
TOTAL SUSPENSE ACCOUNTS	523,528.18	387,175.96	136,352.22	106,953.25	416,574.93	184,596.69	338,931.49
TOTAL OTHER LIABILITES	**35,212,699.60**	**36,064,259.84**	**(851,560.24)**	**26,194,200.10**	**9,018,499.50**	**26,330,385.54**	**8,882,314.06**
TOTAL LIABILITIES	**3,910,613,211.08**	**3,955,948,608.16**	**(45,335,397.08)**	**3,916,521,205.20**	**(5,907,994.12)**	**4,078,184,544.55**	**(167,571,333.47)**
TOTAL CAPITAL	**330,522,290.58**	**329,644,565.96**	**877,724.62**	**313,544,596.73**	**16,977,693.85**	**321,253,120.46**	**9,269,170.12**
TOTAL LIABILITES & EQUITY	**4,241,135,501.66**	**4,285,593,174.12**	**(44,457,672.46)**	**4,230,065,801.93**	**11,069,699.73**	**4,399,437,665.01**	**(158,302,163.35)**