



Summary Balance Sheet
as of 4/30/2025

	April 2025	March 2025		April 2024		April 2025	
	Actual	Actual	\$ Variance	Actual	\$ Variance	Budget	\$ Variance
TOTAL CONSUMER LOANS	100,334,062.79	99,335,410.92	998,651.87	104,636,614.68	(4,302,551.89)	94,949,399.85	5,384,662.94
TOTAL INDIRECT LOANS	1,493,643,659.94	1,498,194,836.23	(4,551,176.29)	1,879,424,781.00	(385,781,121.06)	1,480,484,173.84	13,159,486.10
TOTAL MORTGAGE LOANS	1,149,267,168.23	1,154,142,886.45	(4,875,718.22)	1,242,221,061.49	(92,953,893.26)	1,156,968,758.87	(7,701,590.64)
TOTAL HOME EQUITY LOANS	95,249,138.24	92,108,140.33	3,140,997.91	76,528,595.34	18,720,542.90	89,126,353.70	6,122,784.54
TOTAL CREDIT CARDS	62,040,284.79	61,902,340.88	137,943.91	66,477,390.69	(4,437,105.90)	62,920,346.72	(880,061.93)
TOTAL BUSINESS LOANS	632,070,423.96	635,692,350.24	(3,621,926.28)	644,908,522.01	(12,838,098.05)	656,795,813.60	(24,725,389.64)
TOTAL LOANS	3,532,604,737.95	3,541,375,965.05	(8,771,227.10)	4,014,196,965.21	(481,592,227.26)	3,541,244,846.58	(8,640,108.63)
TOTAL LOANS HELD FOR SALE	300,000.00	0.00	300,000.00	2,743,895.00	(2,443,895.00)	548,900.00	(248,900.00)
TOTAL DEFERRED INCOME	37,276,580.32	37,577,956.37	(301,376.05)	46,656,105.71	(9,379,525.39)	33,609,656.20	3,666,924.12
TOTAL ALLOWANCE	(46,766,484.64)	(46,966,699.45)	200,214.81	(38,042,984.75)	(8,723,499.89)	(48,267,945.93)	1,501,461.29
TOTAL NET LOANS	3,523,414,833.63	3,531,987,221.97	(8,572,388.34)	4,025,553,981.17	(502,139,147.54)	3,527,135,456.85	(3,720,623.22)
TOTAL INVESTMENTS - CLEARING ACCOUNTS	342,325,538.30	350,532,909.38	(8,207,371.08)	372,786,115.34	(30,460,577.04)	311,637,451.66	30,688,086.64
TOTAL INVESTMENTS - SECURITIES	321,735,697.28	324,912,456.97	(3,176,759.69)	337,038,143.65	(15,302,446.37)	306,620,329.27	15,115,368.01
TOTAL INVESTMENTS - OTHER	54,831,710.81	56,440,385.86	(1,608,675.05)	63,101,926.25	(8,270,215.44)	57,716,396.86	(2,884,686.05)
TOTAL INVESTMENTS	718,892,946.39	731,885,752.21	(12,992,805.82)	772,926,185.24	(54,033,238.85)	675,974,177.79	42,918,768.60
TOTAL EARNING ASSETS	4,242,307,780.02	4,263,872,974.18	(21,565,194.16)	4,798,480,166.41	(556,172,386.39)	4,203,109,634.64	39,198,145.38
TOTAL RECEIVABLES	3,163,225.63	1,413,775.07	1,749,450.56	1,575,384.08	1,587,841.55	617,685.51	2,545,540.12
TOTAL CASH	10,707,696.16	10,048,882.77	658,813.39	9,234,166.99	1,473,529.17	11,151,180.07	(443,483.91)
TOTAL PREPAID EXPENSES	3,233,463.88	3,111,524.18	121,939.70	2,923,621.23	309,842.65	2,740,090.84	493,373.04
TOTAL LAND AND BUILDING	49,293,533.13	49,386,118.82	(92,585.69)	48,558,958.67	734,574.46	49,693,788.34	(400,255.21)
TOTAL OTHER FIXED ASSETS	3,039,149.37	3,181,304.46	(142,155.09)	4,692,857.41	(1,653,708.04)	3,219,999.83	(180,850.46)
TOTAL ACCRUED INCOME	15,217,801.20	14,815,431.92	402,369.28	17,121,484.02	(1,903,682.82)	19,264,740.03	(4,046,938.83)
TOTAL OTHER ASSETS	8,793,524.17	11,014,400.67	(2,220,876.50)	24,885,260.31	(16,091,736.14)	13,117,691.53	(4,324,167.36)
TOTAL NON EARNING ASSETS	93,448,393.54	92,971,437.89	476,955.65	108,991,732.71	(15,543,339.17)	99,805,176.15	(6,356,782.61)
TOTAL ASSETS	4,335,756,173.56	4,356,844,412.07	(21,088,238.51)	4,907,471,899.12	(571,715,725.56)	4,302,914,810.79	32,841,362.77



Summary Balance Sheet
as of 4/30/2025

	April 2025 Actual	March 2025 Actual	\$ Variance	April 2024 Actual	\$ Variance	April 2025 Budget	\$ Variance
TOTAL SAVINGS DEPOSITS	177,935,529.63	183,400,650.94	(5,465,121.31)	217,413,482.49	(39,477,952.86)	179,052,667.78	(1,117,138.15)
TOTAL CHECKING DEPOSITS	184,010,630.31	180,741,778.31	3,268,852.00	172,594,852.36	11,415,777.95	173,595,375.97	10,415,254.34
TOTAL HIGH YIELD CHECKING DEPOSITS	69,384,045.43	68,967,293.41	416,752.02	83,768,776.49	(14,384,731.06)	64,366,217.62	5,017,827.81
TOTAL MONEY MARKET DEPOSITS	717,558,119.37	730,767,044.16	(13,208,924.79)	836,081,821.05	(118,523,701.68)	734,943,925.93	(17,385,806.56)
TOTAL BUSINESS DEPOSITS	109,255,651.10	108,254,560.95	1,001,090.15	118,866,672.11	(9,611,021.01)	120,401,773.51	(11,146,122.41)
TOTAL IRA DEPOSITS	310,106,610.01	310,440,863.51	(334,253.50)	323,714,736.49	(13,608,126.48)	320,824,737.95	(10,718,127.94)
TOTAL HSA DEPOSITS	12,368,904.97	12,206,410.35	162,494.62	11,181,358.69	1,187,546.28	11,676,890.00	692,014.97
TOTAL BUSINESS CERTIFICATES	61,071,170.29	65,866,775.05	(4,795,604.76)	37,697,972.60	23,373,197.69	43,525,038.21	17,546,132.08
TOTAL CERTIFICATES	1,709,691,660.45	1,701,690,566.41	8,001,094.04	1,683,082,686.67	26,608,973.78	1,697,055,671.50	12,635,988.95
TOTAL CUSTODIAL DEPOSITS	30,620,910.59	31,530,004.44	(909,093.85)	32,103,881.29	(1,482,970.70)	24,562,644.78	6,058,265.81
TOTAL NON MEMBER DEPOSITS	224,272,771.79	223,661,171.91	611,599.88	386,346,484.42	(162,073,712.63)	221,930,915.55	2,341,856.24
TOTAL DEPOSITS	3,606,276,003.94	3,617,527,119.44	(11,251,115.50)	3,902,852,724.66	(296,576,720.72)	3,591,935,858.80	14,340,145.14
TOTAL NOTES PAYABLE	35,176,760.72	36,458,370.19	(1,281,609.47)	134,263,480.82	(99,086,720.10)	0.00	35,176,760.72
TOTAL LT BORROWINGS	373,313,976.47	377,919,352.62	(4,605,376.15)	527,902,261.34	(154,588,284.87)	377,365,108.95	(4,051,132.48)
TOTAL BORROWINGS	408,490,737.19	414,377,722.81	(5,886,985.62)	662,165,742.16	(253,675,004.97)	377,365,108.95	31,125,628.24
TOTAL INTEREST BEARING LIABILITIES	4,014,766,741.13	4,031,904,842.25	(17,138,101.12)	4,565,018,466.82	(550,251,725.69)	3,969,300,967.75	45,465,773.38
TOTAL ACCOUNTS PAYABLE	14,862,178.22	17,877,965.40	(3,015,787.18)	30,027,784.88	(15,165,606.66)	30,459,929.36	(15,597,751.14)
TOTAL DIVIDENDS PAYABLE	920,787.39	10,489.72	910,297.67	1,012,732.10	(91,944.71)	597,702.39	323,085.00
TOTAL TAXES PAYABLE	7,733.79	8,166.33	(432.54)	13,039.67	(5,305.88)	7,949.31	(215.52)
TOTAL ACCRUED EXPENSES	8,650,788.33	8,215,874.01	434,914.32	10,152,081.41	(1,501,293.08)	8,032,913.19	617,875.14
TOTAL SUSPENSE ACCOUNTS	346,878.27	212,778.62	134,099.65	257,748.63	89,129.64	275,410.85	71,467.42
TOTAL OTHER LIABILITIES	24,788,366.00	26,325,274.08	(1,536,908.08)	41,463,386.69	(16,675,020.69)	39,373,905.10	(14,585,539.10)
TOTAL LIABILITIES	4,039,555,107.13	4,058,230,116.33	(18,675,009.20)	4,606,481,853.51	(566,926,746.38)	4,008,674,872.85	30,880,234.28
TOTAL CAPITAL	296,201,066.43	298,614,295.74	(2,413,229.31)	300,990,045.61	(4,788,979.18)	294,239,937.94	1,961,128.49
TOTAL LIABILITIES & EQUITY	4,335,756,173.56	4,356,844,412.07	(21,088,238.51)	4,907,471,899.12	(571,715,725.56)	4,302,914,810.79	32,841,362.77