



Summary Balance Sheet
as of 5/31/2025

	May 2025 Actual	April 2025 Actual	\$ Variance	May 2024 Actual	\$ Variance	May 2025 Budget	\$ Variance
TOTAL CONSUMER LOANS	102,212,229.18	100,334,062.79	1,878,166.39	104,842,572.63	(2,630,343.45)	94,313,817.51	7,898,411.67
TOTAL INDIRECT LOANS	1,501,203,303.91	1,493,643,659.94	7,559,643.97	1,853,033,747.29	(351,830,443.38)	1,466,466,916.80	34,736,387.11
TOTAL MORTGAGE LOANS	1,139,370,854.40	1,149,267,168.23	(9,896,313.83)	1,236,863,800.55	(97,492,946.15)	1,150,575,384.09	(11,204,529.69)
TOTAL HOME EQUITY LOANS	97,995,036.44	95,249,138.24	2,745,898.20	77,899,735.42	20,095,301.02	89,857,248.93	8,137,787.51
TOTAL CREDIT CARDS	61,770,988.54	62,040,284.79	(269,296.25)	66,492,601.27	(4,721,612.73)	62,549,927.90	(778,939.36)
TOTAL BUSINESS LOANS	628,586,471.08	632,070,423.96	(3,483,952.88)	654,855,784.40	(26,269,313.32)	655,768,057.46	(27,181,586.38)
TOTAL LOANS	3,531,138,883.55	3,532,604,737.95	(1,465,854.40)	3,993,988,241.56	(462,849,358.01)	3,519,531,352.69	11,607,530.86
TOTAL LOANS HELD FOR SALE	1,721,400.00	300,000.00	1,421,400.00	1,716,568.63	4,831.37	548,900.00	1,172,500.00
TOTAL DEFERRED INCOME	37,208,430.86	37,276,580.32	(68,149.46)	45,948,187.50	(8,739,756.64)	32,254,482.19	4,953,948.67
TOTAL ALLOWANCE	(46,839,707.08)	(46,766,484.64)	(73,222.44)	(38,042,984.46)	(8,796,722.62)	(47,956,518.91)	1,116,811.83
TOTAL NET LOANS	3,523,229,007.33	3,523,414,833.63	(185,826.30)	4,003,610,013.23	(480,381,005.90)	3,504,378,215.97	18,850,791.36
TOTAL INVESTMENTS - CLEARING ACCOUNTS	349,159,193.89	342,325,538.30	6,833,655.59	376,180,460.29	(27,021,266.40)	333,041,392.98	16,117,800.91
TOTAL INVESTMENTS - SECURITIES	319,796,340.53	321,735,697.28	(1,939,356.75)	339,854,524.65	(20,058,184.12)	303,534,429.88	16,261,910.65
TOTAL INVESTMENTS - OTHER	54,600,010.81	54,831,710.81	(231,700.00)	61,885,926.25	(7,285,915.44)	57,716,396.86	(3,116,386.05)
TOTAL INVESTMENTS	723,555,545.23	718,892,946.39	4,662,598.84	777,920,911.19	(54,365,365.96)	694,292,219.72	29,263,325.51
TOTAL EARNING ASSETS	4,246,784,552.56	4,242,307,780.02	4,476,772.54	4,781,530,924.42	(534,746,371.86)	4,198,670,435.69	48,114,116.87
TOTAL RECEIVABLES	1,931,268.32	3,163,225.63	(1,231,957.31)	4,984,360.00	(3,053,091.68)	617,685.51	1,313,582.81
TOTAL CASH	10,836,547.15	10,707,696.16	128,850.99	8,766,993.03	2,069,554.12	11,151,180.07	(314,632.92)
TOTAL PREPAID EXPENSES	2,827,813.28	3,233,463.88	(405,650.60)	2,703,486.25	124,327.03	2,740,090.84	87,722.44
TOTAL LAND AND BUILDING	49,200,732.52	49,293,533.13	(92,800.61)	48,485,623.60	715,108.92	49,693,788.34	(493,055.82)
TOTAL OTHER FIXED ASSETS	2,880,767.78	3,039,149.37	(158,381.59)	4,465,634.64	(1,584,866.86)	3,219,999.83	(339,232.05)
TOTAL ACCRUED INCOME	15,297,841.43	15,217,801.20	80,040.23	17,251,188.65	(1,953,347.22)	19,259,313.61	(3,961,472.18)
TOTAL OTHER ASSETS	9,575,502.22	8,793,524.17	781,978.05	20,354,904.97	(10,779,402.75)	13,117,691.53	(3,542,189.31)
TOTAL NON EARNING ASSETS	92,550,472.70	93,448,393.54	(897,920.84)	107,012,191.14	(14,461,718.44)	99,799,749.73	(7,249,277.03)
TOTAL ASSETS	4,339,335,025.26	4,335,756,173.56	3,578,851.70	4,888,543,115.56	(549,208,090.30)	4,298,470,185.42	40,864,839.84



Summary Balance Sheet
as of 5/31/2025

	May 2025 Actual	April 2025 Actual	\$ Variance	May 2024 Actual	\$ Variance	May 2025 Budget	\$ Variance
TOTAL SAVINGS DEPOSITS	175,178,178.19	177,935,529.63	(2,757,351.44)	216,236,557.59	(41,058,379.40)	176,604,492.34	(1,426,314.15)
TOTAL CHECKING DEPOSITS	179,245,120.82	184,010,630.31	(4,765,509.49)	174,624,077.69	4,621,043.13	173,796,529.82	5,448,591.00
TOTAL HIGH YIELD CHECKING DEPOSITS	70,473,062.78	69,384,045.43	1,089,017.35	81,250,813.64	(10,777,750.86)	62,869,328.83	7,603,733.95
TOTAL MONEY MARKET DEPOSITS	705,074,373.52	717,558,119.37	(12,483,745.85)	831,460,043.30	(126,385,669.78)	728,630,186.68	(23,555,813.16)
TOTAL BUSINESS DEPOSITS	105,650,955.97	109,255,651.10	(3,604,695.13)	115,311,862.29	(9,660,906.32)	120,279,178.73	(14,628,222.76)
TOTAL IRA DEPOSITS	309,675,152.24	310,106,610.01	(431,457.77)	322,764,703.76	(13,089,551.52)	321,244,775.88	(11,569,623.64)
TOTAL HSA DEPOSITS	12,377,344.74	12,368,904.97	8,439.77	11,229,729.63	1,147,615.11	11,697,799.85	679,544.89
TOTAL BUSINESS CERTIFICATES	63,028,514.71	61,071,170.29	1,957,344.42	37,843,717.55	25,184,797.16	43,632,507.45	19,396,007.26
TOTAL CERTIFICATES	1,733,918,138.73	1,709,691,660.45	24,226,478.28	1,679,622,167.36	54,295,971.37	1,701,245,932.40	32,672,206.33
TOTAL CUSTODIAL DEPOSITS	33,353,298.83	30,620,910.59	2,732,388.24	31,146,755.84	2,206,542.99	24,562,644.78	8,790,654.05
TOTAL NON MEMBER DEPOSITS	217,242,040.51	224,272,771.79	(7,030,731.28)	385,246,430.08	(168,004,389.57)	221,930,915.55	(4,688,875.04)
TOTAL DEPOSITS	3,605,216,181.04	3,606,276,003.94	(1,059,822.90)	3,886,736,858.73	(281,520,677.69)	3,586,494,292.31	18,721,888.73
TOTAL NOTES PAYABLE	33,717,671.19	35,176,760.72	(1,459,089.53)	130,893,588.82	(97,175,917.63)	0.00	33,717,671.19
TOTAL LT BORROWINGS	372,802,191.95	373,313,976.47	(511,784.52)	527,341,007.48	(154,538,815.53)	376,810,266.11	(4,008,074.16)
TOTAL BORROWINGS	406,519,863.14	408,490,737.19	(1,970,874.05)	658,234,596.30	(251,714,733.16)	376,810,266.11	29,709,597.03
TOTAL INTEREST BEARING LIABILITIES	4,011,736,044.18	4,014,766,741.13	(3,030,696.95)	4,544,971,455.03	(533,235,410.85)	3,963,304,558.42	48,431,485.76
TOTAL ACCOUNTS PAYABLE	18,595,538.31	14,862,178.22	3,733,360.09	28,694,047.98	(10,098,509.67)	30,459,929.36	(11,864,391.05)
TOTAL DIVIDENDS PAYABLE	1,819,478.91	920,787.39	898,691.52	2,019,365.42	(199,886.51)	1,508,413.34	311,065.57
TOTAL TAXES PAYABLE	5,246.32	7,733.79	(2,487.47)	2,729.16	2,517.16	7,949.31	(2,702.99)
TOTAL ACCRUED EXPENSES	7,964,354.74	8,650,788.33	(686,433.59)	9,166,105.30	(1,201,750.56)	8,032,913.19	(68,558.45)
TOTAL SUSPENSE ACCOUNTS	258,585.00	346,878.27	(88,293.27)	288,824.63	(30,239.63)	275,410.85	(16,825.85)
TOTAL OTHER LIABILITIES	28,643,203.28	24,788,366.00	3,854,837.28	40,171,072.49	(11,527,869.21)	40,284,616.05	(11,641,412.77)
TOTAL LIABILITIES	4,040,379,247.46	4,039,555,107.13	824,140.33	4,585,142,527.52	(544,763,280.06)	4,003,589,174.47	36,790,072.99
TOTAL CAPITAL	298,955,777.80	296,201,066.43	2,754,711.37	303,400,588.04	(4,444,810.24)	294,881,010.95	4,074,766.85
TOTAL LIABILITIES & EQUITY	4,339,335,025.26	4,335,756,173.56	3,578,851.70	4,888,543,115.56	(549,208,090.30)	4,298,470,185.42	40,864,839.84