



Summary Balance Sheet
as of 12/31/2022

	December 2022			November 2022			December 2021			December 2022		
	Actual	Actual	\$ Variance	Actual	Actual	\$ Variance	Actual	\$ Variance	Budget	Budget	\$ Variance	
TOTAL CONSUMER LOANS	125,144,565.55	130,835,057.88	(5,690,492.33)	121,031,119.11	121,031,119.11	4,113,446.44	126,167,030.17	(1,022,464.62)	126,167,030.17	126,167,030.17	(1,022,464.62)	
TOTAL INDIRECT LOANS	2,026,971,293.32	2,042,332,483.70	(15,361,190.38)	1,491,566,145.25	1,491,566,145.25	535,405,148.07	1,537,616,541.78	489,354,751.54	1,537,616,541.78	1,537,616,541.78	489,354,751.54	
TOTAL MORTGAGE LOANS	986,249,910.54	952,074,767.14	34,175,143.40	754,874,906.62	754,874,906.62	231,375,003.92	796,909,423.62	189,340,486.92	796,909,423.62	796,909,423.62	189,340,486.92	
TOTAL HOME EQUITY LOANS	54,787,103.66	53,809,504.71	977,598.95	49,638,027.22	49,638,027.22	5,149,076.44	55,456,334.17	(669,230.51)	55,456,334.17	55,456,334.17	(669,230.51)	
TOTAL CREDIT CARDS	69,012,612.13	68,668,592.99	344,019.14	69,219,729.45	69,219,729.45	(207,117.32)	68,183,844.10	828,768.03	68,183,844.10	68,183,844.10	828,768.03	
TOTAL BUSINESS LOANS	550,522,458.49	514,538,190.59	35,984,267.90	453,569,855.99	453,569,855.99	96,952,602.50	530,755,225.64	19,767,232.85	530,755,225.64	530,755,225.64	19,767,232.85	
TOTAL LOANS	3,812,687,943.69	3,762,258,597.01	50,429,346.68	2,939,899,783.64	2,939,899,783.64	872,788,160.05	3,115,088,399.48	697,599,544.21	3,115,088,399.48	3,115,088,399.48	697,599,544.21	
TOTAL LOANS HELD FOR SALE	243,000.00	0.00	243,000.00	1,371,866.30	1,371,866.30	(1,128,866.30)	0.00	243,000.00	0.00	0.00	243,000.00	
TOTAL DEFERRED INCOME	55,638,055.17	55,830,803.83	(192,748.66)	41,456,682.30	41,456,682.30	14,181,372.87	52,771,134.48	2,866,920.69	52,771,134.48	52,771,134.48	2,866,920.69	
TOTAL ALLOWANCE	(29,413,051.75)	(29,403,433.88)	(9,617.87)	(27,401,021.27)	(27,401,021.27)	(2,012,030.48)	(24,323,706.76)	(5,089,344.99)	(24,323,706.76)	(24,323,706.76)	(5,089,344.99)	
TOTAL NET LOANS	3,838,912,947.11	3,788,685,966.96	50,226,980.15	2,953,955,444.67	2,953,955,444.67	884,957,502.44	3,143,535,827.20	695,377,119.91	3,143,535,827.20	3,143,535,827.20	695,377,119.91	
TOTAL INVESTMENTS - CLEARING ACCOUNTS	350,592,352.81	343,664,307.95	6,928,044.86	326,545,756.25	326,545,756.25	24,046,596.56	326,030,517.89	24,561,834.92	326,030,517.89	326,030,517.89	24,561,834.92	
TOTAL INVESTMENTS - SECURITIES	352,957,495.08	356,550,197.09	(3,592,702.01)	496,137,775.68	496,137,775.68	(143,180,280.60)	603,736,738.12	(250,779,243.04)	603,736,738.12	603,736,738.12	(250,779,243.04)	
TOTAL INVESTMENTS - OTHER	51,914,084.21	51,944,680.21	(30,596.00)	42,319,720.05	42,319,720.05	9,594,364.16	41,891,014.06	10,023,070.15	41,891,014.06	41,891,014.06	10,023,070.15	
TOTAL INVESTMENTS	755,463,932.10	752,159,185.25	3,304,746.85	865,003,251.98	865,003,251.98	(109,539,319.88)	971,658,270.07	(216,194,337.97)	971,658,270.07	971,658,270.07	(216,194,337.97)	
TOTAL EARNING ASSETS	4,594,619,879.21	4,540,845,152.21	53,774,727.00	3,820,330,562.95	3,820,330,562.95	774,289,316.26	4,115,194,097.27	479,425,781.94	4,115,194,097.27	4,115,194,097.27	479,425,781.94	
TOTAL RECEIVABLES	2,371,844.10	3,607,583.68	(1,235,739.58)	3,579,619.14	3,579,619.14	(1,207,775.04)	0.00	2,371,844.10	0.00	0.00	2,371,844.10	
TOTAL CASH	9,163,227.11	9,160,606.99	2,620.12	8,350,141.31	8,350,141.31	813,085.80	8,849,952.59	313,274.52	8,849,952.59	8,849,952.59	313,274.52	
TOTAL PREPAID EXPENSES	2,263,380.34	1,625,061.98	638,318.36	2,147,443.81	2,147,443.81	115,936.53	0.00	2,263,380.34	0.00	0.00	2,263,380.34	
TOTAL LAND AND BUILDING	46,058,622.12	45,986,337.20	72,284.92	45,396,046.59	45,396,046.59	662,575.53	80,517,899.70	(34,459,277.58)	80,517,899.70	80,517,899.70	(34,459,277.58)	
TOTAL OTHER FIXED ASSETS	5,039,375.23	5,208,609.66	(169,234.43)	6,472,875.59	6,472,875.59	(1,433,500.36)	0.00	5,039,375.23	0.00	0.00	5,039,375.23	
TOTAL ACCRUED INCOME	12,317,350.16	11,425,563.25	891,786.91	9,406,824.51	9,406,824.51	2,910,525.65	0.00	12,317,350.16	0.00	0.00	12,317,350.16	
TOTAL OTHER ASSETS	13,070,541.03	5,769,044.80	7,301,496.23	5,049,552.04	5,049,552.04	8,020,988.99	0.00	13,070,541.03	0.00	0.00	13,070,541.03	
TOTAL NON EARNING ASSETS	90,284,340.09	82,782,807.56	7,501,532.53	80,402,502.99	80,402,502.99	9,881,837.10	89,367,852.29	916,487.80	89,367,852.29	89,367,852.29	916,487.80	
TOTAL ASSETS	4,684,904,219.30	4,623,627,959.77	61,276,259.53	3,900,733,065.94	3,900,733,065.94	784,171,153.36	4,204,561,949.56	480,342,269.74	4,204,561,949.56	4,204,561,949.56	480,342,269.74	

We certify, to the best of our knowledge and belief, this statement and the related statements are true and correct and present fairly the financial position and the results of operations for the period covered.



Summary Balance Sheet
as of 12/31/2022

	December 2022	November 2022		December 2021		December 2022	
	Actual	Actual	\$ Variance	Actual	\$ Variance	Budget	\$ Variance
TOTAL SAVINGS DEPOSITS	292,337,866.84	298,945,232.48	(6,607,365.64)	324,890,149.64	(32,552,282.80)	385,494,796.31	(93,156,929.47)
TOTAL CHECKING DEPOSITS	180,772,972.07	177,575,317.40	3,197,654.67	202,498,074.41	(21,725,102.34)	235,518,226.02	(54,745,253.95)
TOTAL HIGH YIELD CHECKING DEPOSITS	248,709,871.41	306,697,551.46	(57,987,680.05)	813,927,092.18	(565,217,220.77)	960,312,073.47	(711,602,202.06)
TOTAL MONEY MARKET DEPOSITS	721,282,748.24	675,079,569.33	46,203,178.91	425,988,044.59	295,294,703.65	438,804,636.96	282,478,111.28
TOTAL BUSINESS DEPOSITS	93,614,966.93	96,464,564.32	(2,849,597.39)	69,794,351.35	23,820,615.58	88,633,122.30	4,981,844.63
TOTAL IRA DEPOSITS	293,308,710.30	290,285,379.24	3,023,331.06	278,045,141.41	15,263,568.89	304,891,784.19	(11,583,073.89)
TOTAL HSA DEPOSITS	8,361,650.37	8,218,779.60	142,870.77	7,532,230.02	829,420.35	7,641,949.32	719,701.05
TOTAL BUSINESS CERTIFICATES	32,135,797.71	30,556,041.09	1,579,756.62	14,350,753.17	17,785,044.54	8,310,446.19	23,825,351.52
TOTAL CERTIFICATES	1,421,604,749.64	1,360,876,187.59	60,728,562.05	878,044,565.09	543,560,184.55	1,000,021,308.57	421,583,441.07
TOTAL CUSTODIAL DEPOSITS	20,591,762.56	22,596,674.39	(2,004,911.83)	25,868,407.34	(5,276,644.78)	28,148,643.20	(7,556,880.64)
TOTAL NON MEMBER DEPOSITS	786,605,212.44	797,106,135.12	(10,500,922.68)	217,784,580.18	568,820,632.26	102,354,116.53	684,251,095.91
TOTAL DEPOSITS	4,099,326,308.51	4,064,401,432.02	34,924,876.49	3,258,723,389.38	840,602,919.13	3,560,131,103.06	539,195,205.45
TOTAL NOTES PAYABLE	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL LT BORROWINGS	242,357,912.01	223,021,788.50	19,336,123.51	279,752,630.40	(37,394,718.39)	232,407,401.72	9,950,510.29
TOTAL BORROWINGS	242,357,912.01	223,021,788.50	19,336,123.51	279,752,630.40	(37,394,718.39)	232,407,401.72	9,950,510.29
TOTAL INTEREST BEARING LIABILITES	4,341,684,220.52	4,287,423,220.52	54,261,000.00	3,538,476,019.78	803,208,200.74	3,792,538,504.78	549,145,715.74
TOTAL ACCOUNTS PAYABLE	17,236,985.77	10,002,633.00	7,234,352.77	11,387,395.48	5,849,590.29	18,567,722.88	(1,330,737.11)
TOTAL DIVIDENDS PAYABLE	35.24	963,571.24	(963,536.00)	39.46	(4.22)	0.00	35.24
TOTAL TAXES PAYABLE	21,743.79	19,349.10	2,394.69	19,106.45	2,637.34	0.00	21,743.79
TOTAL ACCRUED EXPENSES	6,865,180.62	8,389,208.41	(1,524,027.79)	9,564,377.83	(2,699,197.21)	0.00	6,865,180.62
TOTAL SUSPENSE ACCOUNTS	503,737.31	(289,366.19)	793,103.50	776,852.65	(273,115.34)	0.00	503,737.31
TOTAL OTHER LIABILITES	24,627,682.73	19,085,395.56	5,542,287.17	21,747,771.87	2,879,910.86	18,567,722.88	6,059,959.85
TOTAL LIABILITES	4,366,311,903.25	4,306,508,616.08	59,803,287.17	3,560,223,791.65	806,088,111.60	3,811,106,227.66	555,205,675.59
TOTAL EQUITY	318,592,316.05	317,119,343.69	1,472,972.36	340,509,274.29	(21,916,958.24)	393,455,721.90	(74,863,405.85)
TOTAL LIABILITES & EQUITY	4,684,904,219.30	4,623,627,959.77	61,276,259.53	3,900,733,065.94	784,171,153.36	4,204,561,949.56	480,342,269.74