



Summary Balance Sheet
as of 12/31/2023

	December 2023	November 2023		December 2022		December 2023	
	Actual	Actual	\$ Variance	Actual	\$ Variance	Budget	\$ Variance
TOTAL CONSUMER LOANS	116,071,123.70	117,158,767.15	(1,087,643.45)	125,144,565.55	(9,073,441.85)	121,280,142.20	(5,209,018.50)
TOTAL INDIRECT LOANS	1,881,946,060.03	1,954,548,876.73	(72,602,816.70)	2,026,971,293.32	(145,025,233.29)	1,541,541,261.91	340,404,798.12
TOTAL MORTGAGE LOANS	1,197,887,649.77	1,175,493,496.12	22,394,153.65	986,249,910.54	211,637,739.23	1,060,130,147.06	137,757,502.71
TOTAL HOME EQUITY LOANS	73,981,100.99	72,934,879.14	1,046,221.85	54,787,103.66	19,193,997.33	59,515,666.06	14,465,434.93
TOTAL CREDIT CARDS	69,271,873.63	68,710,038.12	561,835.51	69,012,612.13	259,261.50	69,650,674.35	(378,800.72)
TOTAL BUSINESS LOANS	663,000,660.00	632,530,883.26	30,469,776.74	550,522,458.49	112,478,201.51	603,367,050.27	59,633,609.73
TOTAL LOANS	4,002,158,468.12	4,021,376,940.52	(19,218,472.40)	3,812,687,943.69	189,470,524.43	3,455,484,941.85	546,673,526.27
TOTAL LOANS HELD FOR SALE	266,643,222.67	218,787,987.73	47,855,234.94	243,000.00	266,400,222.67	610,554.47	266,032,668.20
TOTAL DEFERRED INCOME	53,091,536.10	54,114,508.82	(1,022,972.72)	55,638,055.17	(2,546,519.07)	55,003,221.81	(1,911,685.71)
TOTAL ALLOWANCE	(34,733,272.85)	(36,525,368.76)	1,792,095.91	(29,413,051.75)	(5,320,221.10)	(26,497,522.55)	(8,235,750.30)
TOTAL NET LOANS	4,287,159,954.04	4,257,754,068.31	29,405,885.73	3,839,155,947.11	448,004,006.93	3,484,601,195.58	802,558,758.46
TOTAL INVESTMENTS - CLEARING ACCOUNTS	302,337,745.02	298,025,575.85	4,312,169.17	350,592,352.81	(48,254,607.79)	708,984,898.35	(406,647,153.33)
TOTAL INVESTMENTS - SECURITIES	355,767,400.53	346,271,199.07	9,496,201.46	352,957,495.08	2,809,905.45	353,481,970.63	2,285,429.90
TOTAL INVESTMENTS - OTHER	66,294,568.83	62,486,163.83	3,808,405.00	51,914,084.21	14,380,484.62	53,395,233.25	12,899,335.58
TOTAL INVESTMENTS	724,399,714.38	706,782,938.75	17,616,775.63	755,463,932.10	(31,064,217.72)	1,115,862,102.23	(391,462,387.85)
TOTAL EARNING ASSETS	5,011,559,668.42	4,964,537,007.06	47,022,661.36	4,594,619,879.21	416,939,789.21	4,600,463,297.81	411,096,370.61
TOTAL RECEIVABLES	1,911,651.40	7,628,056.67	(5,716,405.27)	2,371,844.10	(460,192.70)	0.00	1,911,651.40
TOTAL CASH	9,106,544.35	9,133,168.94	(26,624.59)	9,163,227.11	(56,682.76)	8,735,806.35	370,738.00
TOTAL PREPAID EXPENSES	2,920,031.86	2,192,478.06	727,553.80	2,263,380.34	656,651.52	0.00	2,920,031.86
TOTAL LAND AND BUILDING	47,891,116.07	47,683,757.82	207,358.25	46,058,622.12	1,832,493.95	77,853,515.98	(29,962,399.91)
TOTAL OTHER FIXED ASSETS	5,312,571.09	5,437,137.19	(124,566.10)	5,039,375.23	273,195.86	0.00	5,312,571.09
TOTAL ACCRUED INCOME	16,173,387.72	18,416,188.71	(2,242,800.99)	12,317,350.16	3,856,037.56	0.00	16,173,387.72
TOTAL OTHER ASSETS	13,830,994.66	19,531,861.22	(5,700,866.56)	13,070,541.03	760,453.63	0.00	13,830,994.66
TOTAL NON EARNING ASSETS	97,146,297.15	110,022,648.61	(12,876,351.46)	90,284,340.09	6,861,957.06	86,589,322.33	10,556,974.82
TOTAL ASSETS	5,108,705,965.57	5,074,559,655.67	34,146,309.90	4,684,904,219.30	423,801,746.27	4,687,052,620.14	421,653,345.43



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as of 12/31/2023

	December 2023			November 2023			December 2022		
	Actual	Actual	\$ Variance	Actual	Actual	\$ Variance	Budget	\$ Variance	
TOTAL SAVINGS DEPOSITS	223,674,548.77	228,109,428.80	(4,434,880.03)	292,337,866.84	(68,663,318.07)	249,415,830.55	(25,741,281.78)		
TOTAL CHECKING DEPOSITS	164,625,572.71	169,489,409.75	(4,863,837.04)	180,772,972.07	(16,147,399.36)	186,605,738.98	(21,980,166.27)		
TOTAL HIGH YIELD CHECKING DEPOSITS	101,690,338.85	108,340,270.22	(6,649,931.37)	248,709,871.41	(147,019,532.56)	160,680,402.26	(58,990,063.41)		
TOTAL MONEY MARKET DEPOSITS	893,562,947.99	901,561,781.41	(7,998,833.42)	721,282,748.24	172,280,199.75	992,494,882.75	(98,931,934.76)		
TOTAL BUSINESS DEPOSITS	120,925,404.72	126,039,073.16	(5,113,668.44)	93,614,966.93	27,310,437.79	97,891,787.18	23,033,617.54		
TOTAL IRA DEPOSITS	329,560,044.55	329,379,547.56	180,496.99	293,308,710.30	36,251,334.25	277,956,007.91	51,604,036.64		
TOTAL HSA DEPOSITS	10,373,776.40	10,086,084.96	287,691.44	8,361,650.37	2,012,126.03	7,502,672.07	2,871,104.33		
TOTAL BUSINESS CERTIFICATES	34,714,735.38	34,087,407.68	627,327.70	32,135,797.71	2,578,937.67	40,854,016.18	(6,139,280.80)		
TOTAL CERTIFICATES	1,653,235,484.05	1,651,418,602.93	1,816,881.12	1,421,604,749.64	231,630,734.41	1,710,930,747.50	(57,695,263.45)		
TOTAL CUSTODIAL DEPOSITS	26,275,550.41	29,263,708.94	(2,988,158.53)	20,591,762.56	5,683,787.85	27,704,611.40	(1,429,060.99)		
TOTAL NON MEMBER DEPOSITS	423,945,903.80	436,530,220.69	(12,584,316.89)	786,605,212.44	(362,659,308.64)	405,465,459.74	18,480,444.06		
TOTAL DEPOSITS	3,982,584,307.63	4,024,305,536.10	(41,721,228.47)	4,099,326,308.51	(116,742,000.88)	4,157,502,156.52	(174,917,848.89)		
TOTAL NOTES PAYABLE	148,252,351.39	151,511,195.44	(3,258,844.05)	0.00	148,252,351.39	0.00	148,252,351.39		
TOTAL LT BORROWINGS	637,288,740.77	552,894,017.19	84,394,723.58	242,357,912.01	394,930,828.76	153,143,358.79	484,145,381.98		
TOTAL BORROWINGS	785,541,092.16	704,405,212.63	81,135,879.53	242,357,912.01	543,183,180.15	153,143,358.79	632,397,733.37		
TOTAL INTEREST BEARING LIABILITES	4,768,125,399.79	4,728,710,748.73	39,414,651.06	4,341,684,220.52	426,441,179.27	4,310,645,515.31	457,479,884.48		
TOTAL ACCOUNTS PAYABLE	19,103,070.17	28,689,711.10	(9,586,640.93)	17,236,985.77	1,866,084.40	30,983,123.60	(11,880,053.43)		
TOTAL DIVIDENDS PAYABLE	41.34	1,909,495.70	(1,909,454.36)	35.24	6.10	0.00	41.34		
TOTAL TAXES PAYABLE	25,109.67	7,711.48	17,398.19	21,743.79	3,365.88	0.00	25,109.67		
TOTAL ACCRUED EXPENSES	10,021,837.51	12,137,183.87	(2,115,346.36)	6,865,180.62	3,156,656.89	0.00	10,021,837.51		
TOTAL SUSPENSE ACCOUNTS	1,319,468.92	94,521.36	1,224,947.56	503,737.31	815,731.61	0.00	1,319,468.92		
TOTAL OTHER LIABILITES	30,469,527.61	42,838,623.51	(12,369,095.90)	24,627,682.73	5,841,844.88	30,983,123.60	(513,595.99)		
TOTAL LIABILITES	4,798,594,927.40	4,771,549,372.24	27,045,555.16	4,366,311,903.25	432,283,024.15	4,341,628,638.91	456,966,288.49		
TOTAL EQUITY	310,111,038.17	303,010,283.43	7,100,754.74	318,592,316.05	(8,481,277.88)	345,423,981.23	(35,312,943.06)		
TOTAL LIABILITES & EQUITY	5,108,705,965.57	5,074,559,655.67	34,146,309.90	4,684,904,219.30	423,801,746.27	4,687,052,620.14	421,653,345.43		