



Summary Balance Sheet
as of 2/28/2022

	February 2022	January 2022	\$ Variance	February 2021	\$ Variance	February 2022	\$ Variance
	Actual	Actual		Actual		Budget	
TOTAL CONSUMER LOANS	122,456,847.33	121,702,978.79	753,868.54	151,718,211.65	(29,261,364.32)	115,585,811.40	6,871,035.93
TOTAL INDIRECT LOANS	1,518,894,209.39	1,527,918,621.52	(9,024,412.13)	1,459,828,320.66	59,065,888.73	1,520,512,531.69	(1,618,322.30)
TOTAL MORTGAGE LOANS	759,882,480.33	756,936,176.02	2,946,304.31	868,487,935.64	(108,605,455.31)	771,900,160.15	(12,017,679.82)
TOTAL HOME EQUITY LOANS	49,242,837.16	49,902,844.47	(660,007.31)	58,250,155.81	(9,007,318.65)	53,597,141.19	(4,354,304.03)
TOTAL CREDIT CARDS	66,845,930.67	67,418,468.09	(572,537.42)	69,040,859.67	(2,194,929.00)	68,337,809.23	(1,491,878.56)
TOTAL BUSINESS LOANS	443,069,258.86	443,329,104.40	(259,845.54)	388,986,490.08	54,082,768.78	474,722,941.40	(31,653,682.54)
TOTAL LOANS	2,960,391,563.74	2,967,208,193.29	(6,816,629.55)	2,996,311,973.51	(35,920,409.77)	3,004,656,395.06	(44,264,831.32)
TOTAL LOANS HELD FOR SALE	949,000.00	127,000.00	822,000.00	135,000.00	814,000.00	0.00	949,000.00
TOTAL DEFERRED INCOME	41,842,061.45	42,029,340.76	(187,279.31)	41,951,741.91	(109,680.46)	46,712,115.51	(4,870,054.06)
TOTAL ALLOWANCE	(27,113,959.94)	(27,026,919.18)	(87,040.76)	(19,559,950.72)	(7,554,009.22)	(24,405,561.50)	(2,708,398.44)
TOTAL NET LOANS	2,975,119,665.25	2,982,210,614.87	(7,090,949.62)	3,018,703,764.70	(43,584,099.45)	3,026,962,949.07	(51,843,283.82)
TOTAL INVESTMENTS - CLEARING ACCOUNTS	298,359,836.81	279,803,032.09	18,556,804.72	550,802,692.36	(252,442,855.55)	457,272,199.26	(158,912,362.45)
TOTAL INVESTMENTS - SECURITIES	482,336,475.59	493,144,065.15	(10,807,589.56)	289,248,382.43	193,088,093.16	475,446,857.52	6,889,618.07
TOTAL INVESTMENTS - OTHER	42,319,720.05	42,319,720.05	0.00	40,324,657.20	1,995,062.85	41,891,014.06	428,705.99
TOTAL INVESTMENTS	823,016,032.45	815,266,817.29	7,749,215.16	880,375,731.99	(57,359,699.54)	974,610,070.84	(151,594,038.39)
TOTAL EARNING ASSETS	3,799,084,697.70	3,797,604,432.16	1,480,265.54	3,899,214,496.69	(100,129,798.99)	4,001,573,019.91	(202,488,322.21)
TOTAL RECEIVABLES	3,353,851.81	1,452,600.03	1,901,251.78	6,300,772.54	(2,946,920.73)	0.00	3,353,851.81
TOTAL CASH	8,719,439.43	9,427,293.94	(707,854.51)	7,432,556.84	1,286,882.59	8,849,952.59	(130,513.16)
TOTAL PREPAID EXPENSES	2,222,364.09	2,134,929.67	87,434.42	2,243,740.49	(21,376.40)	0.00	2,222,364.09
TOTAL LAND AND BUILDING	45,454,669.83	45,521,486.99	(66,817.16)	40,669,626.32	4,785,043.51	69,272,008.14	(23,817,338.31)
TOTAL OTHER FIXED ASSETS	6,387,085.74	6,579,568.16	(192,482.42)	6,421,169.01	(34,083.27)	0.00	6,387,085.74
TOTAL ACCRUED INCOME	9,203,588.91	9,543,661.73	(340,072.82)	8,900,233.54	303,355.37	0.00	9,203,588.91
TOTAL OTHER ASSETS	4,546,139.98	4,975,840.16	(429,700.18)	6,569,913.97	(2,023,773.99)	0.00	4,546,139.98
TOTAL NON EARNING ASSETS	79,887,139.79	79,635,380.68	251,759.11	78,538,012.71	1,349,127.08	78,121,960.73	1,765,179.06
TOTAL ASSETS	3,878,971,837.49	3,877,239,812.84	1,732,024.65	3,977,752,509.40	(98,780,671.91)	4,079,694,980.64	(200,723,143.15)

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 2/28/2022

	February 2022 Actual	January 2022 Actual	\$ Variance	February 2021 Actual	\$ Variance	February 2022 Budget	\$ Variance
TOTAL SAVINGS DEPOSITS	328,886,309.95	323,931,504.01	4,954,805.94	301,195,359.10	27,690,950.85	344,293,073.11	(15,406,763.16)
TOTAL CHECKING DEPOSITS	196,205,631.21	195,033,750.57	1,171,880.64	206,791,658.16	(10,586,026.95)	211,714,744.73	(15,509,113.52)
TOTAL HIGH YIELD CHECKING DEPOSITS	869,815,968.81	840,999,463.54	28,816,505.27	376,952,179.86	492,863,788.95	756,811,175.57	113,004,793.24
TOTAL MONEY MARKET DEPOSITS	419,009,753.59	421,977,219.50	(2,967,465.91)	436,837,653.98	(17,827,900.39)	439,701,964.72	(20,692,211.13)
TOTAL BUSINESS DEPOSITS	72,694,097.99	73,572,134.69	(878,036.70)	49,346,318.43	23,347,779.56	75,113,179.99	(2,419,082.00)
TOTAL IRA DEPOSITS	272,753,068.52	275,941,170.10	(3,188,101.58)	304,730,393.28	(31,977,324.76)	283,442,891.02	(10,689,822.50)
TOTAL HSA DEPOSITS	7,549,857.30	7,540,015.97	9,841.33	7,492,954.63	56,902.67	6,706,285.52	843,571.78
TOTAL BUSINESS CERTIFICATES	13,972,765.88	14,239,934.29	(267,168.41)	12,821,854.42	1,150,911.46	8,253,227.87	5,719,538.01
TOTAL CERTIFICATES	831,318,711.18	853,077,547.02	(21,758,835.84)	1,315,491,552.52	(484,172,841.34)	1,122,693,748.04	(291,375,036.86)
TOTAL CUSTODIAL DEPOSITS	32,386,415.54	28,114,967.35	4,271,448.19	16,766,693.27	15,619,722.27	28,753,990.37	3,632,425.17
TOTAL NON MEMBER DEPOSITS	205,136,397.19	210,357,164.94	(5,220,767.75)	326,164,305.66	(121,027,908.47)	148,873,473.19	56,262,924.00
TOTAL DEPOSITS	3,249,728,977.16	3,244,784,871.98	4,944,105.18	3,354,590,923.31	(104,861,946.15)	3,426,357,754.13	(176,628,776.97)
TOTAL NOTES PAYABLE	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL LT BORROWINGS	278,293,960.67	279,023,688.70	(729,728.03)	298,332,216.61	(20,038,255.94)	279,996,574.38	(1,702,613.71)
TOTAL BORROWINGS	278,293,960.67	279,023,688.70	(729,728.03)	298,332,216.61	(20,038,255.94)	279,996,574.38	(1,702,613.71)
TOTAL INTEREST BEARING LIABILITES	3,528,022,937.83	3,523,808,560.68	4,214,377.15	3,652,923,139.92	(124,900,202.09)	3,706,354,328.51	(178,331,390.68)
TOTAL ACCOUNTS PAYABLE	10,233,966.34	10,293,384.91	(59,418.57)	8,587,332.60	1,646,633.74	18,567,722.88	(8,333,756.54)
TOTAL DIVIDENDS PAYABLE	510,811.41	292,243.73	218,567.68	912,181.04	(401,369.63)	0.00	510,811.41
TOTAL TAXES PAYABLE	7,245.73	(6,799.38)	14,045.11	23,160.82	(15,915.09)	0.00	7,245.73
TOTAL ACCRUED EXPENSES	9,602,234.18	9,433,491.98	168,742.20	6,737,374.77	2,864,859.41	0.00	9,602,234.18
TOTAL SUSPENSE ACCOUNTS	81,272.99	(120,690.12)	201,963.11	1,375,300.45	(1,294,027.46)	0.00	81,272.99
TOTAL OTHER LIABILITES	20,435,530.65	19,891,631.12	543,899.53	17,635,349.68	2,800,180.97	18,567,722.88	1,867,807.77
TOTAL LIABILITIES	3,548,458,468.48	3,543,700,191.80	4,758,276.68	3,670,558,489.60	(122,100,021.12)	3,724,922,051.39	(176,463,582.91)
TOTAL EQUITY	330,513,369.01	333,539,621.04	(3,026,252.03)	307,194,019.80	23,319,349.21	354,772,929.25	(24,259,560.24)
TOTAL LIABILITES & EQUITY	3,878,971,837.49	3,877,239,812.84	1,732,024.65	3,977,752,509.40	(98,780,671.91)	4,079,694,980.64	(200,723,143.15)