



Summary Balance Sheet
as of 1/31/2024

	January 2024	December 2023		January 2023		January 2023	
	Actual	Actual	\$ Variance	Actual	\$ Variance	Budget	\$ Variance
TOTAL CONSUMER LOANS	114,061,580.84	116,071,123.70	(2,009,542.86)	123,378,555.80	(9,316,974.96)	123,297,204.54	(9,235,623.70)
TOTAL INDIRECT LOANS	1,887,577,252.80	1,881,946,060.03	5,631,192.77	2,023,246,754.24	(135,669,501.44)	2,027,981,956.33	(140,404,703.53)
TOTAL MORTGAGE LOANS	1,203,260,486.62	1,197,887,649.77	5,372,836.85	1,004,140,224.72	199,120,261.90	1,004,451,041.73	198,809,444.89
TOTAL HOME EQUITY LOANS	74,192,667.55	73,981,100.99	211,566.56	55,379,915.53	18,812,752.02	55,379,915.53	18,812,752.02
TOTAL CREDIT CARDS	67,186,420.79	69,271,873.63	(2,085,452.84)	67,930,316.85	(743,896.06)	67,930,316.85	(743,896.06)
TOTAL BUSINESS LOANS	665,777,672.33	663,000,660.00	2,777,012.33	555,807,357.93	109,970,314.40	555,801,440.65	109,976,231.68
TOTAL LOANS	4,012,056,080.93	4,002,158,468.12	9,897,612.81	3,829,883,125.07	182,172,955.86	3,834,841,875.63	177,214,205.30
TOTAL LOANS HELD FOR SALE	268,527,377.67	266,643,222.67	1,884,155.00	325,750.00	268,201,627.67	325,750.00	268,201,627.67
TOTAL DEFERRED INCOME	53,707,974.89	53,091,536.10	616,438.79	55,538,912.13	(1,830,937.24)	55,538,912.13	(1,830,937.24)
TOTAL ALLOWANCE	(34,315,688.95)	(34,733,272.85)	417,583.90	(35,527,635.09)	1,211,946.14	(35,527,635.09)	1,211,946.14
TOTAL NET LOANS	4,299,975,744.54	4,287,159,954.04	12,815,790.50	3,850,220,152.11	449,755,592.43	3,855,178,902.67	444,796,841.87
TOTAL INVESTMENTS - CLEARING ACCOUNTS	315,487,319.27	302,337,745.02	13,149,574.25	386,538,970.83	(71,051,651.56)	386,538,970.82	(71,051,651.55)
TOTAL INVESTMENTS - SECURITIES	349,594,796.96	355,767,400.53	(6,172,603.57)	356,004,525.44	(6,409,728.48)	356,004,525.48	(6,409,728.52)
TOTAL INVESTMENTS - OTHER	68,573,768.83	66,294,568.83	2,279,200.00	46,055,184.21	22,518,584.62	46,055,184.21	22,518,584.62
TOTAL INVESTMENTS	733,655,885.06	724,399,714.38	9,256,170.68	788,598,680.48	(54,942,795.42)	788,598,680.51	(54,942,795.45)
TOTAL EARNING ASSETS	5,033,631,629.60	5,011,559,668.42	22,071,961.18	4,638,818,832.59	394,812,797.01	4,643,777,583.18	389,854,046.42
TOTAL RECEIVABLES	3,584,350.07	1,911,651.40	1,672,698.67	586,918.62	2,997,431.45	0.00	3,584,350.07
TOTAL CASH	9,264,749.78	9,106,544.35	158,205.43	9,850,992.62	(586,242.84)	9,850,992.62	(586,242.84)
TOTAL PREPAID EXPENSES	3,068,954.58	2,920,031.86	148,922.72	2,410,651.34	658,303.24	0.00	3,068,954.58
TOTAL LAND AND BUILDING	47,890,693.52	47,891,116.07	(422.55)	46,111,703.46	1,778,990.06	74,219,922.83	(26,329,229.31)
TOTAL OTHER FIXED ASSETS	5,154,822.31	5,312,571.09	(157,748.78)	5,127,668.91	27,153.40	0.00	5,154,822.31
TOTAL ACCRUED INCOME	16,535,377.51	16,173,387.72	361,989.79	12,675,305.05	3,860,072.46	0.00	16,535,377.51
TOTAL OTHER ASSETS	14,713,021.43	13,830,994.66	882,026.77	7,625,004.42	7,088,017.01	0.00	14,713,021.43
TOTAL NON EARNING ASSETS	100,211,969.20	97,146,297.15	3,065,672.05	84,388,244.42	15,823,724.78	84,070,915.45	16,141,053.75
TOTAL ASSETS	5,133,843,598.80	5,108,705,965.57	25,137,633.23	4,723,207,077.01	410,636,521.79	4,727,848,498.63	405,995,100.17



Summary Balance Sheet
as of 1/31/2024

	January 2024	December 2023	\$ Variance	January 2023	\$ Variance	January 2023	\$ Variance
	Actual	Actual		Actual		Budget	
TOTAL SAVINGS DEPOSITS	219,491,437.40	223,674,548.77	(4,183,111.37)	284,721,081.70	(65,229,644.30)	284,717,482.85	(65,226,045.45)
TOTAL CHECKING DEPOSITS	166,744,318.68	164,625,572.71	2,118,745.97	166,312,968.76	431,349.92	166,175,887.41	568,431.27
TOTAL HIGH YIELD CHECKING DEPOSITS	95,617,448.44	101,690,338.85	(6,072,890.41)	218,497,502.74	(122,880,054.30)	218,493,608.56	(122,876,160.12)
TOTAL MONEY MARKET DEPOSITS	882,661,510.48	893,562,947.99	(10,901,437.51)	742,808,727.83	139,852,782.65	742,807,041.58	139,854,468.90
TOTAL BUSINESS DEPOSITS	137,036,411.41	120,925,404.72	16,111,006.69	97,484,076.68	39,552,334.73	97,474,318.89	39,562,092.52
TOTAL IRA DEPOSITS	326,701,279.14	329,560,044.55	(2,858,765.41)	296,338,064.38	30,363,214.76	296,338,064.38	30,363,214.76
TOTAL HSA DEPOSITS	10,766,934.92	10,373,776.40	393,158.52	8,704,769.63	2,062,165.29	7,020,962.54	3,745,972.38
TOTAL BUSINESS CERTIFICATES	34,567,983.20	34,714,735.38	(146,752.18)	33,772,225.96	795,757.24	34,317,348.65	250,634.55
TOTAL CERTIFICATES	1,653,954,383.23	1,653,235,484.05	718,899.18	1,456,867,962.39	197,086,420.84	1,458,006,646.79	195,947,736.44
TOTAL CUSTODIAL DEPOSITS	27,592,610.02	26,275,550.41	1,317,059.61	22,232,208.49	5,360,401.53	22,233,199.16	5,359,410.86
TOTAL NON MEMBER DEPOSITS	415,006,871.74	423,945,903.80	(8,939,032.06)	750,163,236.22	(335,156,364.48)	750,163,236.20	(335,156,364.46)
TOTAL DEPOSITS	3,970,141,188.66	3,982,584,307.63	(12,443,118.97)	4,077,902,824.78	(107,761,636.12)	4,077,747,797.01	(107,606,608.35)
TOTAL NOTES PAYABLE	144,793,395.44	148,252,351.39	(3,458,955.95)	0.00	144,793,395.44	0.00	144,793,395.44
TOTAL LT BORROWINGS	679,795,810.58	637,288,740.77	42,507,069.81	306,693,318.94	373,102,491.64	306,693,318.93	373,102,491.65
TOTAL BORROWINGS	824,589,206.02	785,541,092.16	39,048,113.86	306,693,318.94	517,895,887.08	306,693,318.93	517,895,887.09
TOTAL INTEREST BEARING LIABILITES	4,794,730,394.68	4,768,125,399.79	26,604,994.89	4,384,596,143.72	410,134,250.96	4,384,441,115.94	410,289,278.74
TOTAL ACCOUNTS PAYABLE	19,159,802.02	19,103,070.17	56,731.85	13,495,955.39	5,663,846.63	21,688,097.01	(2,528,294.99)
TOTAL DIVIDENDS PAYABLE	1,010,597.04	41.34	1,010,555.70	625,364.98	385,232.06	0.00	1,010,597.04
TOTAL TAXES PAYABLE	4,073.27	25,109.67	(21,036.40)	5,738.39	(1,665.12)	0.00	4,073.27
TOTAL ACCRUED EXPENSES	8,994,926.13	10,021,837.51	(1,026,911.38)	7,779,250.96	1,215,675.17	0.00	8,994,926.13
TOTAL SUSPENSE ACCOUNTS	279,645.08	1,319,468.92	(1,039,823.84)	(218,212.71)	497,857.79	0.00	279,645.08
TOTAL OTHER LIABILITES	29,449,043.54	30,469,527.61	(1,020,484.07)	21,688,097.01	7,760,946.53	21,688,097.01	7,760,946.53
TOTAL LIABILITES	4,824,179,438.22	4,798,594,927.40	25,584,510.82	4,406,284,240.73	417,895,197.49	4,406,129,212.95	418,050,225.27
TOTAL EQUITY	309,664,160.58	310,111,038.17	(446,877.59)	316,922,836.28	(7,258,675.70)	321,719,285.68	(12,055,125.10)
TOTAL LIABILITES & EQUITY	5,133,843,598.80	5,108,705,965.57	25,137,633.23	4,723,207,077.01	410,636,521.79	4,727,848,498.63	405,995,100.17