



Summary Balance Sheet
as of 7/31/2022

	July 2022	June 2022	\$ Variance	July 2021	\$ Variance	July 2022	\$ Variance
	Actual	Actual		Actual		Budget	
TOTAL CONSUMER LOANS	134,650,643.91	133,573,564.42	1,077,079.49	113,902,296.11	20,748,347.80	120,454,391.26	14,196,252.65
TOTAL INDIRECT LOANS	1,937,318,741.82	1,856,404,276.95	80,914,464.87	1,492,947,750.20	444,370,991.62	1,547,659,226.21	389,659,515.61
TOTAL MORTGAGE LOANS	843,594,856.91	814,840,406.08	28,754,450.83	768,089,932.79	75,504,924.12	784,253,294.11	59,341,562.80
TOTAL HOME EQUITY LOANS	52,301,268.20	51,353,870.65	947,397.55	52,519,523.30	(218,255.10)	54,544,872.21	(2,243,604.01)
TOTAL CREDIT CARDS	67,872,064.56	67,516,048.11	356,016.45	69,345,784.26	(1,473,719.70)	68,260,826.67	(388,762.11)
TOTAL BUSINESS LOANS	480,179,589.69	477,658,081.79	2,521,507.90	431,684,437.71	48,495,151.98	502,561,885.92	(22,382,296.23)
TOTAL LOANS	3,515,917,165.09	3,401,346,248.00	114,570,917.09	2,928,489,724.37	587,427,440.72	3,077,734,496.38	438,182,668.71
TOTAL LOANS HELD FOR SALE	0.00	0.00	0.00	1,109,500.00	(1,109,500.00)	0.00	0.00
TOTAL DEFERRED INCOME	52,798,624.32	50,764,807.88	2,033,816.44	41,990,085.27	10,808,539.05	49,843,793.80	2,954,830.52
TOTAL ALLOWANCE	(29,635,898.29)	(29,287,916.12)	(347,982.17)	(24,612,630.33)	(5,023,267.96)	(24,521,038.52)	(5,114,859.77)
TOTAL NET LOANS	3,539,079,891.12	3,422,823,139.76	116,256,751.36	2,945,867,179.31	593,212,711.81	3,103,057,251.66	436,022,639.46
TOTAL INVESTMENTS - CLEARING ACCOUNTS	302,133,818.74	253,143,847.47	48,989,971.27	431,032,995.34	(128,899,176.60)	485,099,158.32	(182,965,339.58)
TOTAL INVESTMENTS - SECURITIES	388,559,873.64	382,937,276.06	5,622,597.58	469,216,230.78	(80,656,357.14)	565,280,921.62	(176,721,047.98)
TOTAL INVESTMENTS - OTHER	50,948,503.94	50,948,503.94	0.00	41,891,014.06	9,057,489.88	41,891,014.06	9,057,489.88
TOTAL INVESTMENTS	741,642,196.32	687,029,627.47	54,612,568.85	942,140,240.18	(200,498,043.86)	1,092,271,094.00	(350,628,897.68)
TOTAL EARNING ASSETS	4,280,722,087.44	4,109,852,767.23	170,869,320.21	3,889,116,919.49	391,605,167.95	4,195,328,345.66	85,393,741.78
TOTAL RECEIVABLES	3,323,301.91	5,786,374.70	(2,463,072.79)	1,700,440.66	1,622,861.25	0.00	3,323,301.91
TOTAL CASH	8,674,340.31	9,271,337.27	(596,996.96)	7,992,121.81	682,218.50	8,849,952.59	(175,612.28)
TOTAL PREPAID EXPENSES	1,744,786.98	1,769,227.70	(24,440.72)	1,511,871.02	232,915.96	0.00	1,744,786.98
TOTAL LAND AND BUILDING	45,852,997.98	46,025,322.76	(172,324.78)	44,063,258.98	1,789,739.00	76,260,629.40	(30,407,631.42)
TOTAL OTHER FIXED ASSETS	5,788,350.15	5,717,692.39	70,657.76	6,314,489.66	(526,139.51)	0.00	5,788,350.15
TOTAL ACCRUED INCOME	11,039,483.62	10,210,975.62	828,508.00	9,493,089.41	1,546,394.21	0.00	11,039,483.62
TOTAL OTHER ASSETS	4,316,624.71	4,243,462.87	73,161.84	4,282,095.61	34,529.10	0.00	4,316,624.71
TOTAL NON EARNING ASSETS	80,739,885.66	83,024,393.31	(2,284,507.65)	75,357,367.15	5,382,518.51	85,110,581.99	(4,370,696.33)
TOTAL ASSETS	4,361,461,973.10	4,192,877,160.54	168,584,812.56	3,964,474,286.64	396,987,686.46	4,280,438,927.65	81,023,045.45



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as of 7/31/2022

	July 2022	June 2022		July 2021		July 2022	
	Actual	Actual	\$ Variance	Actual	\$ Variance	Budget	\$ Variance
TOTAL SAVINGS DEPOSITS	324,072,923.71	326,446,780.46	(2,373,856.75)	319,852,117.48	4,220,806.23	365,123,934.70	(41,051,010.99)
TOTAL CHECKING DEPOSITS	187,782,836.37	185,174,340.61	2,608,495.76	207,935,321.11	(20,152,484.74)	223,616,485.37	(35,833,649.00)
TOTAL HIGH YIELD CHECKING DEPOSITS	578,346,362.88	645,990,939.95	(67,644,577.07)	514,627,539.53	63,718,823.35	882,882,374.37	(304,536,011.49)
TOTAL MONEY MARKET DEPOSITS	620,668,599.29	595,015,361.04	25,653,238.25	439,081,441.45	181,587,157.84	438,804,636.96	181,863,962.33
TOTAL BUSINESS DEPOSITS	113,522,179.06	117,237,731.52	(3,715,552.46)	66,157,136.35	47,365,042.71	81,873,151.13	31,649,027.93
TOTAL IRA DEPOSITS	272,805,303.92	265,956,757.16	6,848,546.76	298,828,634.60	(26,023,330.68)	293,926,946.45	(21,121,642.53)
TOTAL HSA DEPOSITS	7,630,295.79	7,510,118.70	120,177.09	7,680,873.54	(50,577.75)	7,167,292.77	463,003.02
TOTAL BUSINESS CERTIFICATES	15,554,288.28	13,533,353.48	2,020,934.80	15,029,896.04	524,392.24	7,930,986.29	7,623,301.99
TOTAL CERTIFICATES	940,959,286.16	851,190,212.67	89,769,073.49	1,197,586,260.00	(256,626,973.84)	1,149,130,056.51	(208,170,770.35)
TOTAL CUSTODIAL DEPOSITS	20,438,457.58	23,601,004.09	(3,162,546.51)	27,230,674.25	(6,792,216.67)	28,451,316.79	(8,012,859.21)
TOTAL NON MEMBER DEPOSITS	387,639,755.85	288,196,657.83	99,443,098.02	233,462,576.28	154,177,179.57	133,645,299.83	253,994,456.02
TOTAL DEPOSITS	3,469,420,288.89	3,319,853,257.51	149,567,031.38	3,327,472,470.63	141,947,818.26	3,612,552,481.17	(143,132,192.28)
TOTAL NOTES PAYABLE	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL LT BORROWINGS	537,158,472.59	537,834,962.93	(676,490.34)	285,253,268.87	251,905,203.72	276,212,322.12	260,946,150.47
TOTAL BORROWINGS	537,158,472.59	537,834,962.93	(676,490.34)	285,253,268.87	251,905,203.72	276,212,322.12	260,946,150.47
TOTAL INTEREST BEARING LIABILITES	4,006,578,761.48	3,857,688,220.44	148,890,541.04	3,612,725,739.50	393,853,021.98	3,888,764,803.29	117,813,958.19
TOTAL ACCOUNTS PAYABLE	9,536,387.52	10,919,799.03	(1,383,411.51)	11,616,380.66	(2,079,993.14)	18,567,722.88	(9,031,335.36)
TOTAL DIVIDENDS PAYABLE	302,183.62	186.18	301,997.44	424,095.33	(121,911.71)	0.00	302,183.62
TOTAL TAXES PAYABLE	(16,657.92)	(27,428.88)	10,770.96	15,904.60	(32,562.52)	0.00	(16,657.92)
TOTAL ACCRUED EXPENSES	8,476,969.15	8,045,098.73	431,870.42	8,500,934.68	(23,965.53)	0.00	8,476,969.15
TOTAL SUSPENSE ACCOUNTS	8,204,750.00	318,036.01	7,886,713.99	875,777.45	7,328,972.55	0.00	8,204,750.00
TOTAL OTHER LIABILITES	26,503,632.37	19,255,691.07	7,247,941.30	21,433,092.72	5,070,539.65	18,567,722.88	7,935,909.49
TOTAL LIABILITES	4,033,082,393.85	3,876,943,911.51	156,138,482.34	3,634,158,832.22	398,923,561.63	3,907,332,526.17	125,749,867.68
TOTAL EQUITY	328,379,579.25	315,933,249.03	12,446,330.22	330,315,454.42	(1,935,875.17)	373,106,401.48	(44,726,822.23)
TOTAL LIABILITES & EQUITY	4,361,461,973.10	4,192,877,160.54	168,584,812.56	3,964,474,286.64	396,987,686.46	4,280,438,927.65	81,023,045.45