



Summary Balance Sheet
as of 6/30/2022

	June 2022	May 2022		June 2021		June 2022	
	Actual	Actual	\$ Variance	Actual	\$ Variance	Budget	\$ Variance
TOTAL CONSUMER LOANS	133,573,564.42	130,411,973.48	3,161,590.94	111,290,516.25	22,283,048.17	118,558,498.30	15,015,066.12
TOTAL INDIRECT LOANS	1,856,404,276.95	1,734,086,794.22	122,317,482.73	1,448,970,057.82	407,434,219.13	1,466,405,764.02	389,998,512.93
TOTAL MORTGAGE LOANS	814,840,406.08	794,325,977.35	20,514,428.73	773,399,775.07	41,440,631.01	781,819,827.85	33,020,578.23
TOTAL HOME EQUITY LOANS	51,353,870.65	50,016,712.17	1,337,158.48	53,310,646.30	(1,956,775.65)	54,356,922.11	(3,003,051.46)
TOTAL CREDIT CARDS	67,516,048.11	67,562,059.31	(46,011.20)	69,153,450.51	(1,637,402.40)	68,276,223.17	(760,175.06)
TOTAL BUSINESS LOANS	477,658,081.79	479,055,949.65	(1,397,867.86)	415,248,889.59	62,409,192.20	496,934,076.47	(19,275,994.68)
TOTAL LOANS	3,401,346,248.00	3,255,459,466.18	145,886,781.82	2,871,373,335.54	529,972,912.46	2,986,351,311.92	414,994,936.08
TOTAL LOANS HELD FOR SALE	0.00	114,000.00	(114,000.00)	676,000.00	(676,000.00)	0.00	0.00
TOTAL DEFERRED INCOME	50,764,807.88	47,597,897.16	3,166,910.72	41,026,348.40	9,738,459.48	48,708,112.38	2,056,695.50
TOTAL ALLOWANCE	(29,287,916.12)	(29,221,961.54)	(65,954.58)	(23,483,239.69)	(5,804,676.43)	(23,963,901.07)	(5,324,015.05)
TOTAL NET LOANS	3,422,823,139.76	3,273,835,401.80	148,987,737.96	2,888,916,444.25	533,906,695.51	3,011,095,523.23	411,727,616.53
TOTAL INVESTMENTS - CLEARING ACCOUNTS	253,143,847.47	303,567,677.13	(50,423,829.66)	528,764,719.30	(275,620,871.83)	543,455,252.82	(290,311,405.35)
TOTAL INVESTMENTS - SECURITIES	382,937,276.06	401,188,679.88	(18,251,403.82)	469,647,382.84	(86,710,106.78)	567,576,795.10	(184,639,519.04)
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	687,029,627.47	755,704,860.95	(68,675,233.48)	1,040,303,116.20	(353,273,488.73)	1,152,923,061.98	(465,893,434.51)
TOTAL EARNING ASSETS	4,109,852,767.23	4,029,654,262.75	80,198,504.48	3,929,895,560.45	179,957,206.78	4,164,018,585.21	(54,165,817.98)
TOTAL RECEIVABLES	5,786,374.70	2,942,556.43	2,843,818.27	906,398.97	4,879,975.73	0.00	5,786,374.70
TOTAL CASH	9,271,337.27	9,148,196.62	123,140.65	8,455,895.20	815,442.07	8,849,952.59	421,384.68
TOTAL PREPAID EXPENSES	1,769,227.70	1,838,325.92	(69,098.22)	1,704,975.11	64,252.59	0.00	1,769,227.70
TOTAL LAND AND BUILDING	46,025,322.76	46,065,468.14	(40,145.38)	43,299,044.07	2,726,278.69	76,153,314.08	(30,127,991.32)
TOTAL OTHER FIXED ASSETS	5,717,692.39	5,910,457.38	(192,764.99)	6,251,242.54	(533,550.15)	0.00	5,717,692.39
TOTAL ACCRUED INCOME	10,210,975.62	9,685,856.50	525,119.12	9,098,033.55	1,112,942.07	0.00	10,210,975.62
TOTAL OTHER ASSETS	4,243,462.87	5,230,827.19	(987,364.32)	4,030,073.85	213,389.02	0.00	4,243,462.87
TOTAL NON EARNING ASSETS	83,024,393.31	80,821,688.18	2,202,705.13	73,745,663.29	9,278,730.02	85,003,266.67	(1,978,873.36)
TOTAL ASSETS	4,192,877,160.54	4,110,475,950.93	82,401,209.61	4,003,641,223.74	189,235,936.80	4,249,021,851.88	(56,144,691.34)



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as of 6/30/2022

	June 2022	May 2022		June 2021		June 2022	
	Actual	Actual	\$ Variance	Actual	\$ Variance	Budget	\$ Variance
TOTAL SAVINGS DEPOSITS	326,446,780.46	330,950,798.63	(4,504,018.17)	317,069,102.17	9,377,678.29	360,957,762.38	(34,510,981.92)
TOTAL CHECKING DEPOSITS	185,174,340.61	196,311,386.86	(11,137,046.25)	203,461,253.74	(18,286,913.13)	221,236,137.24	(36,061,796.63)
TOTAL HIGH YIELD CHECKING DEPOSITS	645,990,939.95	796,208,231.22	(150,217,291.27)	485,865,674.68	160,125,265.27	867,860,420.08	(221,869,480.13)
TOTAL MONEY MARKET DEPOSITS	595,015,361.04	513,164,531.60	81,850,829.44	441,324,845.19	153,690,515.85	439,701,964.72	155,313,396.32
TOTAL BUSINESS DEPOSITS	117,237,731.52	98,794,151.29	18,443,580.23	64,954,112.25	52,283,619.27	80,521,156.90	36,716,574.62
TOTAL IRA DEPOSITS	265,956,757.16	265,334,046.14	622,711.02	302,095,595.75	(36,138,838.59)	291,806,441.13	(25,849,683.97)
TOTAL HSA DEPOSITS	7,510,118.70	7,549,282.94	(39,164.24)	7,590,673.96	(80,555.26)	7,086,010.76	424,107.94
TOTAL BUSINESS CERTIFICATES	13,533,353.48	12,739,509.34	793,844.14	15,023,667.00	(1,490,313.52)	8,312,272.21	5,221,081.27
TOTAL CERTIFICATES	851,190,212.67	782,930,040.42	68,260,172.25	1,240,974,470.83	(389,784,258.16)	1,143,477,615.48	(292,287,402.81)
TOTAL CUSTODIAL DEPOSITS	23,601,004.09	37,399,645.90	(13,798,641.81)	30,494,609.40	(6,893,605.31)	28,511,851.50	(4,910,847.41)
TOTAL NON MEMBER DEPOSITS	288,196,657.83	194,100,666.25	94,095,991.58	268,579,437.74	19,617,220.09	133,889,571.08	154,307,086.75
TOTAL DEPOSITS	3,319,853,257.51	3,235,482,290.59	84,370,966.92	3,377,433,442.71	(57,580,185.20)	3,583,361,203.48	(263,507,945.97)
TOTAL NOTES PAYABLE	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL LT BORROWINGS	537,834,962.93	538,510,716.91	(675,753.98)	285,995,168.30	251,839,794.63	276,970,822.23	260,864,140.70
TOTAL BORROWINGS	537,834,962.93	538,510,716.91	(675,753.98)	285,995,168.30	251,839,794.63	276,970,822.23	260,864,140.70
TOTAL INTEREST BEARING LIABILITES	3,857,688,220.44	3,773,993,007.50	83,695,212.94	3,663,428,611.01	194,259,609.43	3,860,332,025.71	(2,643,805.27)
TOTAL ACCOUNTS PAYABLE	10,919,799.03	10,886,153.87	33,645.16	8,269,605.35	2,650,193.68	18,567,722.88	(7,647,923.85)
TOTAL DIVIDENDS PAYABLE	186.18	472,384.23	(472,198.05)	378.52	(192.34)	0.00	186.18
TOTAL TAXES PAYABLE	(27,428.88)	2,350.58	(29,779.46)	11,028.98	(38,457.86)	0.00	(27,428.88)
TOTAL ACCRUED EXPENSES	8,045,098.73	7,929,191.34	115,907.39	8,053,775.27	(8,676.54)	0.00	8,045,098.73
TOTAL SUSPENSE ACCOUNTS	318,036.01	(556,414.19)	874,450.20	(295,129.14)	613,165.15	0.00	318,036.01
TOTAL OTHER LIABILITES	19,255,691.07	18,733,665.83	522,025.24	16,039,658.98	3,216,032.09	18,567,722.88	687,968.19
TOTAL LIABILITES	3,876,943,911.51	3,792,726,673.33	84,217,238.18	3,679,468,269.99	197,475,641.52	3,878,899,748.59	(1,955,837.08)
TOTAL EQUITY	315,933,249.03	317,749,277.60	(1,816,028.57)	324,172,953.75	(8,239,704.72)	370,122,103.29	(54,188,854.26)
TOTAL LIABILITES & EQUITY	4,192,877,160.54	4,110,475,950.93	82,401,209.61	4,003,641,223.74	189,235,936.80	4,249,021,851.88	(56,144,691.34)