



Summary Balance Sheet  
as of 3/31/2022

	March 2022	February 2022		March 2021		March 2022	
	Actual	Actual	\$ Variance	Actual	\$ Variance	Budget	\$ Variance
TOTAL CONSUMER LOANS	124,883,437.14	122,456,847.33	2,426,589.81	150,347,757.55	(25,464,320.41)	116,172,812.35	8,710,624.79
TOTAL INDIRECT LOANS	1,515,810,438.39	1,518,894,209.39	(3,083,771.00)	1,387,328,958.55	128,481,479.84	1,440,795,058.30	75,015,380.09
TOTAL MORTGAGE LOANS	775,347,873.32	759,882,480.33	15,465,392.99	865,878,415.31	(90,530,541.99)	774,465,711.62	882,161.70
TOTAL HOME EQUITY LOANS	48,884,401.18	49,242,837.16	(358,435.98)	55,809,735.76	(6,925,334.58)	53,777,883.92	(4,893,482.74)
TOTAL CREDIT CARDS	68,058,053.77	66,845,930.67	1,212,123.10	68,064,222.40	(6,168.63)	68,322,412.72	(264,358.95)
TOTAL BUSINESS LOANS	451,247,595.82	443,069,258.86	8,178,336.96	400,591,955.77	50,655,640.05	480,204,811.50	(28,957,215.68)
<b>TOTAL LOANS</b>	<b>2,984,231,799.62</b>	<b>2,960,391,563.74</b>	<b>23,840,235.88</b>	<b>2,928,021,045.34</b>	<b>56,210,754.28</b>	<b>2,933,738,690.41</b>	<b>50,493,109.21</b>
TOTAL LOANS HELD FOR SALE	0.00	949,000.00	(949,000.00)	0.00	0.00	0.00	0.00
TOTAL DEFERRED INCOME	42,073,926.98	41,842,061.45	231,865.53	40,537,957.34	1,535,969.64	47,194,148.50	(5,120,221.52)
TOTAL ALLOWANCE	(28,696,320.38)	(27,113,959.94)	(1,582,360.44)	(19,411,676.00)	(9,284,644.38)	(23,849,207.54)	(4,847,112.84)
<b>TOTAL NET LOANS</b>	<b>2,997,609,406.22</b>	<b>2,975,119,665.25</b>	<b>22,489,740.97</b>	<b>2,949,147,326.68</b>	<b>48,462,079.54</b>	<b>2,957,083,631.37</b>	<b>40,525,774.85</b>
TOTAL INVESTMENTS - CLEARING ACCOUNTS	287,950,258.11	298,359,836.81	(10,409,578.70)	590,058,239.15	(302,107,981.04)	522,930,279.95	(234,980,021.84)
TOTAL INVESTMENTS - SECURITIES	468,197,153.94	482,336,475.59	(14,139,321.65)	381,760,006.32	86,437,147.62	523,676,192.75	(55,479,038.81)
TOTAL INVESTMENTS - OTHER	42,319,720.05	42,319,720.05	0.00	41,891,014.06	428,705.99	41,891,014.06	428,705.99
<b>TOTAL INVESTMENTS</b>	<b>798,467,132.10</b>	<b>823,016,032.45</b>	<b>(24,548,900.35)</b>	<b>1,013,709,259.53</b>	<b>(215,242,127.43)</b>	<b>1,088,497,486.76</b>	<b>(290,030,354.66)</b>
<b>TOTAL EARNING ASSETS</b>	<b>3,796,076,538.32</b>	<b>3,799,084,697.70</b>	<b>(3,008,159.38)</b>	<b>3,962,856,586.21</b>	<b>(166,780,047.89)</b>	<b>4,045,581,118.13</b>	<b>(249,504,579.81)</b>
TOTAL RECEIVABLES	1,539,045.45	3,353,851.81	(1,814,806.36)	5,746,870.06	(4,207,824.61)	0.00	1,539,045.45
TOTAL CASH	9,414,061.20	8,719,439.43	694,621.77	8,039,869.70	1,374,191.50	8,849,952.59	564,108.61
TOTAL PREPAID EXPENSES	2,024,568.81	2,222,364.09	(197,795.28)	2,136,410.81	(111,842.00)	0.00	2,024,568.81
TOTAL LAND AND BUILDING	45,900,683.94	45,454,669.83	446,014.11	41,621,801.64	4,278,882.30	71,999,748.16	(26,099,064.22)
TOTAL OTHER FIXED ASSETS	6,237,712.93	6,387,085.74	(149,372.81)	6,497,826.07	(260,113.14)	0.00	6,237,712.93
TOTAL ACCRUED INCOME	8,876,540.94	9,203,588.91	(327,047.97)	8,612,102.26	264,438.68	0.00	8,876,540.94
TOTAL OTHER ASSETS	4,774,818.09	4,546,139.98	228,678.11	6,024,178.15	(1,249,360.06)	0.00	4,774,818.09
<b>TOTAL NON EARNING ASSETS</b>	<b>78,767,431.36</b>	<b>79,887,139.79</b>	<b>(1,119,708.43)</b>	<b>78,679,058.69</b>	<b>88,372.67</b>	<b>80,849,700.75</b>	<b>(2,082,269.39)</b>
<b>TOTAL ASSETS</b>	<b>3,874,843,969.68</b>	<b>3,878,971,837.49</b>	<b>(4,127,867.81)</b>	<b>4,041,535,644.90</b>	<b>(166,691,675.22)</b>	<b>4,126,430,818.88</b>	<b>(251,586,849.20)</b>



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as of 3/31/2022

	March 2022	February 2022		March 2021		March 2022	
	Actual	Actual	\$ Variance	Actual	\$ Variance	Budget	\$ Variance
TOTAL SAVINGS DEPOSITS	332,114,645.37	328,886,309.95	3,228,335.42	315,805,574.84	16,309,070.53	348,459,245.43	(16,344,600.06)
TOTAL CHECKING DEPOSITS	201,428,553.50	196,205,631.21	5,222,922.29	215,953,477.99	(14,524,924.49)	214,095,092.85	(12,666,539.35)
TOTAL HIGH YIELD CHECKING DEPOSITS	896,439,309.63	869,815,968.81	26,623,340.82	408,968,595.44	487,470,714.19	788,871,792.20	107,567,517.43
TOTAL MONEY MARKET DEPOSITS	414,589,566.42	419,009,753.59	(4,420,187.17)	442,339,703.58	(27,750,137.16)	439,701,964.72	(25,112,398.30)
TOTAL BUSINESS DEPOSITS	76,962,276.62	72,694,097.99	4,268,178.63	65,620,228.01	11,342,048.61	76,465,174.21	497,102.41
TOTAL IRA DEPOSITS	271,734,719.91	272,753,068.52	(1,018,348.61)	304,880,249.82	(33,145,529.91)	285,594,118.94	(13,859,399.03)
TOTAL HSA DEPOSITS	7,528,398.49	7,549,857.30	(21,458.81)	7,585,884.04	(57,485.55)	6,801,216.83	727,181.66
TOTAL BUSINESS CERTIFICATES	13,527,606.18	13,972,765.88	(445,159.70)	14,581,145.80	(1,053,539.62)	8,148,356.19	5,379,249.99
TOTAL CERTIFICATES	807,028,801.19	831,318,711.18	(24,289,909.99)	1,297,876,987.79	(490,848,186.60)	1,130,944,184.46	(323,915,383.27)
TOTAL CUSTODIAL DEPOSITS	36,411,619.21	32,386,415.54	4,025,203.67	19,276,794.11	17,134,825.10	28,693,455.65	7,718,163.56
TOTAL NON MEMBER DEPOSITS	197,480,611.78	205,136,397.19	(7,655,785.41)	326,250,298.00	(128,769,686.22)	141,194,952.91	56,285,658.87
<b>TOTAL DEPOSITS</b>	<b>3,255,246,108.30</b>	<b>3,249,728,977.16</b>	<b>5,517,131.14</b>	<b>3,419,138,939.42</b>	<b>(163,892,831.12)</b>	<b>3,468,969,554.39</b>	<b>(213,723,446.09)</b>
TOTAL NOTES PAYABLE	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL LT BORROWINGS	277,563,445.42	278,293,960.67	(730,515.25)	297,530,964.08	(19,967,518.66)	279,241,371.68	(1,677,926.26)
<b>TOTAL BORROWINGS</b>	<b>277,563,445.42</b>	<b>278,293,960.67</b>	<b>(730,515.25)</b>	<b>297,530,964.08</b>	<b>(19,967,518.66)</b>	<b>279,241,371.68</b>	<b>(1,677,926.26)</b>
<b>TOTAL INTEREST BEARING LIABILITES</b>	<b>3,532,809,553.72</b>	<b>3,528,022,937.83</b>	<b>4,786,615.89</b>	<b>3,716,669,903.50</b>	<b>(183,860,349.78)</b>	<b>3,748,210,926.07</b>	<b>(215,401,372.35)</b>
TOTAL ACCOUNTS PAYABLE	9,497,439.58	10,233,966.34	(736,526.76)	8,783,982.54	713,457.04	18,567,722.88	(9,070,283.30)
TOTAL DIVIDENDS PAYABLE	97.68	510,811.41	(510,713.73)	219.11	(121.43)	0.00	97.68
TOTAL TAXES PAYABLE	9,497.18	7,245.73	2,251.45	12,194.42	(2,697.24)	0.00	9,497.18
TOTAL ACCRUED EXPENSES	8,989,259.86	9,602,234.18	(612,974.32)	7,039,945.13	1,949,314.73	0.00	8,989,259.86
TOTAL SUSPENSE ACCOUNTS	118,271.78	81,272.99	36,998.79	(80,731.50)	199,003.28	0.00	118,271.78
<b>TOTAL OTHER LIABILITES</b>	<b>18,614,566.08</b>	<b>20,435,530.65</b>	<b>(1,820,964.57)</b>	<b>15,755,609.70</b>	<b>2,858,956.38</b>	<b>18,567,722.88</b>	<b>46,843.20</b>
<b>TOTAL LIABILITIES</b>	<b>3,551,424,119.80</b>	<b>3,548,458,468.48</b>	<b>2,965,651.32</b>	<b>3,732,425,513.20</b>	<b>(181,001,393.40)</b>	<b>3,766,778,648.95</b>	<b>(215,354,529.15)</b>
<b>TOTAL EQUITY</b>	<b>323,419,849.88</b>	<b>330,513,369.01</b>	<b>(7,093,519.13)</b>	<b>309,110,131.70</b>	<b>14,309,718.18</b>	<b>359,652,169.93</b>	<b>(36,232,320.05)</b>
<b>TOTAL LIABILITES &amp; EQUITY</b>	<b>3,874,843,969.68</b>	<b>3,878,971,837.49</b>	<b>(4,127,867.81)</b>	<b>4,041,535,644.90</b>	<b>(166,691,675.22)</b>	<b>4,126,430,818.88</b>	<b>(251,586,849.20)</b>