



Summary Balance Sheet
as of 3/31/2023

	March 2023	February 2023		March 2022		March 2023	
	Actual	Actual	\$ Variance	Actual	\$ Variance	Budget	\$ Variance
TOTAL CONSUMER LOANS	113,440,856.56	113,607,135.50	(166,278.94)	124,883,437.14	(11,442,580.58)	123,259,777.42	(9,818,920.86)
TOTAL INDIRECT LOANS	2,022,786,463.81	1,975,466,885.90	47,319,577.91	1,515,810,438.39	506,976,025.42	2,099,105,774.40	(76,319,310.59)
TOTAL MORTGAGE LOANS	1,022,303,872.58	1,007,027,889.23	15,275,983.35	775,347,873.32	246,955,999.26	1,017,772,746.02	4,531,126.56
TOTAL HOME EQUITY LOANS	57,017,646.95	56,064,581.65	953,065.30	48,884,401.18	8,133,245.77	56,323,545.97	694,100.98
TOTAL CREDIT CARDS	66,493,614.55	67,344,652.17	(851,037.62)	68,058,053.77	(1,564,439.22)	68,116,611.58	(1,622,997.03)
TOTAL BUSINESS LOANS	576,905,674.74	580,023,507.39	(3,117,832.65)	451,247,595.82	125,658,078.92	561,730,500.41	15,175,174.33
TOTAL LOANS	3,858,948,129.19	3,799,534,651.84	59,413,477.35	2,984,231,799.62	874,716,329.57	3,926,308,955.80	(67,360,826.61)
TOTAL LOANS HELD FOR SALE	615,228.50	0.00	615,228.50	0.00	615,228.50	325,563.71	289,664.79
TOTAL DEFERRED INCOME	55,396,223.57	54,312,013.43	1,084,210.14	42,073,926.98	13,322,296.59	59,069,278.04	(3,673,054.47)
TOTAL ALLOWANCE	(32,730,703.87)	(34,470,075.26)	1,739,371.39	(28,696,320.38)	(4,034,383.49)	(35,604,167.23)	2,873,463.36
TOTAL NET LOANS	3,881,613,648.89	3,819,376,590.01	62,237,058.88	2,997,609,406.22	884,004,242.67	3,949,774,066.61	(68,160,417.72)
TOTAL INVESTMENTS - CLEARING ACCOUNTS	344,267,318.07	381,923,365.34	(37,656,047.27)	287,950,258.11	56,317,059.96	347,767,113.55	(3,499,795.48)
TOTAL INVESTMENTS - SECURITIES	350,313,601.95	345,056,897.91	5,256,704.04	468,197,153.94	(117,883,551.99)	356,666,512.26	(6,352,910.31)
TOTAL INVESTMENTS - OTHER	53,395,233.25	46,055,184.21	7,340,049.04	42,319,720.05	11,075,513.20	46,055,184.21	7,340,049.04
TOTAL INVESTMENTS	747,976,153.27	773,035,447.46	(25,059,294.19)	798,467,132.10	(50,490,978.83)	750,488,810.02	(2,512,656.75)
TOTAL EARNING ASSETS	4,630,205,030.66	4,592,412,037.47	37,792,993.19	3,796,076,538.32	834,128,492.34	4,700,588,440.34	(70,383,409.68)
TOTAL RECEIVABLES	3,396,881.65	27,362,481.61	(23,965,599.96)	1,539,045.45	1,857,836.20	586,918.62	2,809,963.03
TOTAL CASH	8,735,806.35	9,080,361.50	(344,555.15)	9,414,061.20	(678,254.85)	9,850,992.62	(1,115,186.27)
TOTAL PREPAID EXPENSES	2,027,926.78	2,277,664.14	(249,737.36)	2,024,568.81	3,357.97	2,410,651.34	(382,724.56)
TOTAL LAND AND BUILDING	46,208,611.49	46,209,272.52	(661.03)	45,900,683.94	307,927.55	46,111,703.46	96,908.03
TOTAL OTHER FIXED ASSETS	5,753,512.39	5,016,976.65	736,535.74	6,237,712.93	(484,200.54)	5,127,668.91	625,843.48
TOTAL ACCRUED INCOME	12,670,170.26	12,319,219.32	350,950.94	8,876,540.94	3,793,629.32	12,675,305.05	(5,134.79)
TOTAL OTHER ASSETS	8,233,011.99	15,069,974.28	(6,836,962.29)	4,774,818.09	3,458,193.90	7,625,004.42	608,007.57
TOTAL NON EARNING ASSETS	87,025,920.91	117,335,950.02	(30,310,029.11)	78,767,431.36	8,258,489.55	84,388,244.42	2,637,676.49
TOTAL ASSETS	4,717,230,951.57	4,709,747,987.49	7,482,964.08	3,874,843,969.68	842,386,981.89	4,784,976,684.76	(67,745,733.19)



Summary Balance Sheet
as of 3/31/2023

	March 2023	February 2023		March 2022		March 2023	
	Actual	Actual	\$ Variance	Actual	\$ Variance	Budget	\$ Variance
TOTAL SAVINGS DEPOSITS	276,082,200.79	280,451,355.96	(4,369,155.17)	332,114,645.37	(56,032,444.58)	282,876,635.97	(6,794,435.18)
TOTAL CHECKING DEPOSITS	186,269,036.06	180,430,980.89	5,838,055.17	201,428,553.50	(15,159,517.44)	166,866,986.90	19,402,049.16
TOTAL HIGH YIELD CHECKING DEPOSITS	181,724,374.69	203,148,289.19	(21,423,914.50)	896,439,309.63	(714,714,934.94)	213,125,948.91	(31,401,574.22)
TOTAL MONEY MARKET DEPOSITS	765,818,640.41	749,065,532.18	16,753,108.23	414,589,566.42	351,229,073.99	832,664,006.99	(66,845,366.58)
TOTAL BUSINESS DEPOSITS	88,387,815.07	94,248,528.82	(5,860,713.75)	76,962,276.62	11,425,538.45	121,216,186.76	(32,828,371.69)
TOTAL IRA DEPOSITS	304,209,033.46	298,426,913.83	5,782,119.63	271,734,719.91	32,474,313.55	294,216,692.90	9,992,340.56
TOTAL HSA DEPOSITS	9,173,905.93	8,856,841.86	317,064.07	7,528,398.49	1,645,507.44	7,115,261.44	2,058,644.49
TOTAL BUSINESS CERTIFICATES	31,198,338.46	34,611,636.95	(3,413,298.49)	13,527,606.18	17,670,732.28	36,246,904.56	(5,048,566.10)
TOTAL CERTIFICATES	1,503,451,287.62	1,484,606,062.55	18,845,225.07	807,028,801.19	696,422,486.43	1,609,972,815.23	(106,521,527.61)
TOTAL CUSTODIAL DEPOSITS	28,231,850.59	25,762,914.84	2,468,935.75	36,411,619.21	(8,179,768.62)	22,140,753.47	6,091,097.12
TOTAL NON MEMBER DEPOSITS	696,560,481.46	703,370,896.22	(6,810,414.76)	197,480,611.78	499,079,869.68	571,851,730.95	124,708,750.51
TOTAL DEPOSITS	4,071,106,964.54	4,062,979,953.29	8,127,011.25	3,255,246,108.30	815,860,856.24	4,158,293,924.08	(87,186,959.54)
TOTAL NOTES PAYABLE	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL LT BORROWINGS	295,361,979.82	306,028,008.48	(10,666,028.66)	277,563,445.42	17,798,534.40	279,085,761.65	16,276,218.17
TOTAL BORROWINGS	295,361,979.82	306,028,008.48	(10,666,028.66)	277,563,445.42	17,798,534.40	279,085,761.65	16,276,218.17
TOTAL INTEREST BEARING LIABILITIES	4,366,468,944.36	4,369,007,961.77	(2,539,017.41)	3,532,809,553.72	833,659,390.64	4,437,379,685.73	(70,910,741.37)
TOTAL ACCOUNTS PAYABLE	22,162,050.97	18,903,386.10	3,258,664.87	9,497,439.58	12,664,611.39	13,495,955.39	8,666,095.58
TOTAL DIVIDENDS PAYABLE	84.67	1,222,022.69	(1,221,938.02)	97.68	(13.01)	625,364.98	(625,280.31)
TOTAL TAXES PAYABLE	19,326.55	863.50	18,463.05	9,497.18	9,829.37	5,738.39	13,588.16
TOTAL ACCRUED EXPENSES	8,617,113.41	8,187,086.42	430,026.99	8,989,259.86	(372,146.45)	7,779,250.96	837,862.45
TOTAL SUSPENSE ACCOUNTS	184,548.00	(38,920.60)	223,468.60	118,271.78	66,276.22	(218,212.71)	402,760.71
TOTAL OTHER LIABILITIES	30,983,123.60	28,274,438.11	2,708,685.49	18,614,566.08	12,368,557.52	21,688,097.01	9,295,026.59
TOTAL LIABILITIES	4,397,452,067.96	4,397,282,399.88	169,668.08	3,551,424,119.80	846,027,948.16	4,459,067,782.74	(61,615,714.78)
TOTAL EQUITY	319,778,883.61	312,465,587.61	7,313,296.00	323,419,849.88	(3,640,966.27)	325,908,902.02	(6,130,018.41)
TOTAL LIABILITIES & EQUITY	4,717,230,951.57	4,709,747,987.49	7,482,964.08	3,874,843,969.68	842,386,981.89	4,784,976,684.76	(67,745,733.19)