



Summary Balance Sheet
as of 11/30/2022

	November 2022	October 2022		November 2021		November 2022	
	Actual	Actual	\$ Variance	Actual	\$ Variance	Budget	\$ Variance
TOTAL CONSUMER LOANS	130,835,057.88	132,351,012.78	(1,515,954.90)	119,579,254.57	11,255,803.31	125,432,687.99	5,402,369.89
TOTAL INDIRECT LOANS	2,042,332,483.70	2,030,569,339.44	11,763,144.26	1,506,676,636.19	535,655,847.51	1,656,175,508.21	386,156,975.49
TOTAL MORTGAGE LOANS	952,074,767.14	908,555,596.91	43,519,170.23	753,032,328.05	199,042,439.09	794,385,310.95	157,689,456.19
TOTAL HOME EQUITY LOANS	53,809,504.71	53,620,868.11	188,636.60	50,678,564.39	3,130,940.32	55,271,295.97	(1,461,791.26)
TOTAL CREDIT CARDS	68,668,592.99	67,595,059.04	1,073,533.95	68,477,326.58	191,266.41	68,199,240.61	469,352.38
TOTAL BUSINESS LOANS	514,538,190.59	500,610,830.75	13,927,359.84	446,471,326.40	68,066,864.19	525,123,608.27	(10,585,417.68)
TOTAL LOANS	3,762,258,597.01	3,693,302,707.03	68,955,889.98	2,944,915,436.18	817,343,160.83	3,224,587,652.00	537,670,945.01
TOTAL LOANS HELD FOR SALE	0.00	0.00	0.00	2,063,600.00	(2,063,600.00)	0.00	0.00
TOTAL DEFERRED INCOME	55,830,803.83	55,273,968.17	556,835.66	41,981,658.25	13,849,145.58	52,474,740.02	3,356,063.81
TOTAL ALLOWANCE	(29,403,433.88)	(29,266,292.25)	(137,141.63)	(26,529,008.81)	(2,874,425.07)	(25,154,980.66)	(4,248,453.22)
TOTAL NET LOANS	3,788,685,966.96	3,719,310,382.95	69,375,584.01	2,960,368,085.62	828,317,881.34	3,251,907,411.36	536,778,555.60
TOTAL INVESTMENTS - CLEARING ACCOUNTS	343,664,307.95	433,505,238.65	(89,840,930.70)	306,868,579.62	36,795,728.33	230,576,780.01	113,087,527.94
TOTAL INVESTMENTS - SECURITIES	356,550,197.09	348,158,977.47	8,391,219.62	501,651,657.80	(145,101,460.71)	556,054,247.42	(199,504,050.33)
TOTAL INVESTMENTS - OTHER	51,944,680.21	51,944,680.21	0.00	42,275,937.05	9,668,743.16	41,891,014.06	10,053,666.15
TOTAL INVESTMENTS	752,159,185.25	833,608,896.33	(81,449,711.08)	850,796,174.47	(98,636,989.22)	828,522,041.49	(76,362,856.24)
TOTAL EARNING ASSETS	4,540,845,152.21	4,552,919,279.28	(12,074,127.07)	3,813,227,860.09	727,617,292.12	4,080,429,452.85	460,415,699.36
TOTAL RECEIVABLES	3,607,583.68	2,205,864.90	1,401,718.78	1,438,708.35	2,168,875.33	0.00	3,607,583.68
TOTAL CASH	9,160,606.99	9,049,768.32	110,838.67	8,277,612.91	882,994.08	8,849,952.59	310,654.40
TOTAL PREPAID EXPENSES	1,625,061.98	1,926,846.97	(301,784.99)	1,570,775.40	54,286.58	0.00	1,625,061.98
TOTAL LAND AND BUILDING	45,986,337.20	45,891,803.81	94,533.39	45,383,208.62	603,128.58	80,433,401.58	(34,447,064.38)
TOTAL OTHER FIXED ASSETS	5,208,609.66	5,422,146.23	(213,536.57)	6,596,644.71	(1,388,035.05)	0.00	5,208,609.66
TOTAL ACCRUED INCOME	11,425,563.25	11,115,942.91	309,620.34	9,330,972.67	2,094,590.58	0.00	11,425,563.25
TOTAL OTHER ASSETS	5,769,044.80	5,145,078.93	623,965.87	5,185,350.94	583,693.86	0.00	5,769,044.80
TOTAL NON EARNING ASSETS	82,782,807.56	80,757,452.07	2,025,355.49	77,783,273.60	4,999,533.96	89,283,354.17	(6,500,546.61)
TOTAL ASSETS	4,623,627,959.77	4,633,676,731.35	(10,048,771.58)	3,891,011,133.69	732,616,826.08	4,169,712,807.02	453,915,152.75



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as of 11/30/2022

	November 2022	October 2022	\$ Variance	November 2021	\$ Variance	November 2022	\$ Variance
	Actual	Actual		Actual		Budget	
TOTAL SAVINGS DEPOSITS	298,945,232.48	304,388,309.59	(5,443,077.11)	323,516,125.37	(24,570,892.89)	381,328,623.99	(82,383,391.51)
TOTAL CHECKING DEPOSITS	177,575,317.40	176,759,466.94	815,850.46	196,029,219.37	(18,453,901.97)	233,137,877.91	(55,562,560.51)
TOTAL HIGH YIELD CHECKING DEPOSITS	306,697,551.46	364,745,751.95	(58,048,200.49)	773,470,399.34	(466,772,847.88)	944,516,817.73	(637,819,266.27)
TOTAL MONEY MARKET DEPOSITS	675,079,569.33	631,322,034.39	43,757,534.94	428,239,078.33	246,840,491.00	438,804,636.96	236,274,932.37
TOTAL BUSINESS DEPOSITS	96,464,564.32	92,836,622.42	3,627,941.90	72,183,659.73	24,280,904.59	87,281,128.05	9,183,436.27
TOTAL IRA DEPOSITS	290,285,379.24	286,945,518.61	3,339,860.63	283,857,872.32	6,427,506.92	302,644,720.85	(12,359,341.61)
TOTAL HSA DEPOSITS	8,218,779.60	7,999,269.44	219,510.16	7,638,387.89	580,391.71	7,547,018.01	671,761.59
TOTAL BUSINESS CERTIFICATES	30,556,041.09	32,149,620.86	(1,593,579.77)	14,443,228.61	16,112,812.48	8,234,554.22	22,321,486.87
TOTAL CERTIFICATES	1,360,876,187.59	1,297,738,164.30	63,138,023.29	912,278,351.69	448,597,835.90	992,952,041.69	367,924,145.90
TOTAL CUSTODIAL DEPOSITS	22,596,674.39	25,573,514.81	(2,976,840.42)	33,200,327.72	(10,603,653.33)	28,209,177.92	(5,612,503.53)
TOTAL NON MEMBER DEPOSITS	797,106,135.12	823,427,841.80	(26,321,706.68)	207,219,893.36	589,886,241.76	105,777,958.31	691,328,176.81
TOTAL DEPOSITS	4,064,401,432.02	4,043,886,115.11	20,515,316.91	3,252,076,543.73	812,324,888.29	3,530,434,555.64	533,966,876.38
TOTAL NOTES PAYABLE	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL LT BORROWINGS	223,021,788.50	263,684,949.22	(40,663,160.72)	280,480,786.66	(57,458,998.16)	233,170,044.95	(10,148,256.45)
TOTAL BORROWINGS	223,021,788.50	263,684,949.22	(40,663,160.72)	280,480,786.66	(57,458,998.16)	233,170,044.95	(10,148,256.45)
TOTAL INTEREST BEARING LIABILITIES	4,287,423,220.52	4,307,571,064.33	(20,147,843.81)	3,532,557,330.39	754,865,890.13	3,763,604,600.59	523,818,619.93
TOTAL ACCOUNTS PAYABLE	10,002,633.00	12,349,087.73	(2,346,454.73)	11,322,315.45	(1,319,682.45)	18,567,722.88	(8,565,089.88)
TOTAL DIVIDENDS PAYABLE	963,571.24	467,227.40	496,343.84	641,045.11	322,526.13	0.00	963,571.24
TOTAL TAXES PAYABLE	19,349.10	11,437.44	7,911.66	14,588.52	4,760.58	0.00	19,349.10
TOTAL ACCRUED EXPENSES	8,389,208.41	8,282,689.44	106,518.97	9,930,822.88	(1,541,614.47)	0.00	8,389,208.41
TOTAL SUSPENSE ACCOUNTS	(289,366.19)	76,285.84	(365,652.03)	(750,323.95)	460,957.76	0.00	(289,366.19)
TOTAL OTHER LIABILITIES	19,085,395.56	21,186,727.85	(2,101,332.29)	21,158,448.01	(2,073,052.45)	18,567,722.88	517,672.68
TOTAL LIABILITIES	4,306,508,616.08	4,328,757,792.18	(22,249,176.10)	3,553,715,778.40	752,792,837.68	3,782,172,323.47	524,336,292.61
TOTAL EQUITY	317,119,343.69	304,918,939.17	12,200,404.52	337,295,355.29	(20,176,011.60)	387,540,483.55	(70,421,139.86)
TOTAL LIABILITIES & EQUITY	4,623,627,959.77	4,633,676,731.35	(10,048,771.58)	3,891,011,133.69	732,616,826.08	4,169,712,807.02	453,915,152.75