



Summary Balance Sheet
as of 1/31/2025

	January 2025	December 2024		January 2024		January 2025	
	Actual	Actual	\$ Variance	Actual	\$ Variance	Budget	\$ Variance
TOTAL CONSUMER LOANS	99,763,754.67	100,419,636.10	(655,881.43)	114,061,580.84	(14,297,826.17)	96,777,364.17	2,986,390.50
TOTAL INDIRECT LOANS	1,534,262,568.20	1,560,348,483.79	(26,085,915.59)	1,887,577,252.80	(353,314,684.60)	1,519,571,057.81	14,691,510.39
TOTAL MORTGAGE LOANS	1,166,096,010.63	1,173,009,597.04	(6,913,586.41)	1,203,260,486.62	(37,164,475.99)	1,175,384,410.54	(9,288,399.91)
TOTAL HOME EQUITY LOANS	90,097,197.52	87,812,457.36	2,284,740.16	74,192,667.55	15,904,529.97	87,741,669.46	2,355,528.06
TOTAL CREDIT CARDS	63,429,968.28	65,532,339.49	(2,102,371.21)	67,186,420.79	(3,756,452.51)	64,032,859.54	(602,891.26)
TOTAL BUSINESS LOANS	651,180,270.61	658,318,858.31	(7,138,587.70)	665,777,672.33	(14,597,401.72)	659,002,416.74	(7,822,146.13)
TOTAL LOANS	3,604,829,769.91	3,645,441,372.09	(40,611,602.18)	4,012,056,080.93	(407,226,311.02)	3,602,509,778.26	2,319,991.65
TOTAL LOANS HELD FOR SALE	885,750.00	411,000.00	474,750.00	268,527,377.67	(267,641,627.67)	548,900.00	336,850.00
TOTAL DEFERRED INCOME	38,775,152.67	39,725,315.94	(950,163.27)	53,707,974.89	(14,932,822.22)	37,675,175.45	1,099,977.22
TOTAL ALLOWANCE	(47,514,650.40)	(48,789,350.42)	1,274,700.02	(38,935,389.95)	(8,579,260.45)	(49,149,907.02)	1,635,256.62
TOTAL NET LOANS	3,596,976,022.18	3,636,788,337.61	(39,812,315.43)	4,295,356,043.54	(698,380,021.36)	3,591,583,946.69	5,392,075.49
TOTAL INVESTMENTS - CLEARING ACCOUNTS	307,823,809.79	310,049,957.35	(2,226,147.56)	315,487,319.27	(7,663,509.48)	325,690,340.18	(17,866,530.39)
TOTAL INVESTMENTS - SECURITIES	326,830,346.22	329,534,351.84	(2,704,005.62)	350,770,389.62	(23,940,043.40)	324,043,087.91	2,787,258.31
TOTAL INVESTMENTS - OTHER	56,734,985.86	57,241,085.86	(506,100.00)	68,573,768.83	(11,838,782.97)	57,716,396.86	(981,411.00)
TOTAL INVESTMENTS	691,389,141.87	696,825,395.05	(5,436,253.18)	734,831,477.72	(43,442,335.85)	707,449,824.95	(16,060,683.08)
TOTAL EARNING ASSETS	4,288,365,164.05	4,333,613,732.66	(45,248,568.61)	5,030,187,521.26	(741,822,357.21)	4,299,033,771.64	(10,668,607.59)
TOTAL RECEIVABLES	275,478.40	295,607.85	(20,129.45)	3,584,350.07	(3,308,871.67)	617,685.51	(342,207.11)
TOTAL CASH	10,351,666.26	10,904,499.33	(552,833.07)	9,264,749.78	1,086,916.48	11,151,180.07	(799,513.81)
TOTAL PREPAID EXPENSES	3,845,825.29	3,743,208.08	102,617.21	3,068,954.58	776,870.71	2,740,090.84	1,105,734.45
TOTAL LAND AND BUILDING	49,622,040.47	49,545,008.30	77,032.17	47,890,693.52	1,731,346.95	49,693,788.34	(71,747.87)
TOTAL OTHER FIXED ASSETS	3,348,497.98	3,359,293.00	(10,795.02)	5,154,822.31	(1,806,324.33)	3,219,999.83	128,498.15
TOTAL ACCRUED INCOME	14,838,398.36	14,679,033.60	159,364.76	16,535,377.51	(1,696,979.15)	20,485,038.05	(5,646,639.69)
TOTAL OTHER ASSETS	15,463,479.80	15,295,253.87	168,225.93	14,713,021.43	750,458.37	13,117,691.53	2,345,788.27
TOTAL NON EARNING ASSETS	97,745,386.56	97,821,904.03	(76,517.47)	100,211,969.20	(2,466,582.64)	101,025,474.17	(3,280,087.61)
TOTAL ASSETS	4,386,110,550.61	4,431,435,636.69	(45,325,086.08)	5,130,399,490.46	(744,288,939.85)	4,400,059,245.81	(13,948,695.20)



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as of 1/31/2025

	January 2025	December 2024	\$ Variance	January 2024	\$ Variance	January 2025	\$ Variance
	Actual	Actual		Actual		Budget	
TOTAL SAVINGS DEPOSITS	185,688,892.51	185,991,073.83	(302,181.32)	219,491,437.40	(33,802,544.89)	186,482,077.50	(793,184.99)
TOTAL CHECKING DEPOSITS	173,168,658.21	167,546,854.93	5,621,803.28	166,744,318.68	6,424,339.53	172,991,914.45	176,743.76
TOTAL HIGH YIELD CHECKING DEPOSITS	69,222,177.20	70,656,670.42	(1,434,493.22)	95,617,448.44	(26,395,271.24)	68,856,883.95	365,293.25
TOTAL MONEY MARKET DEPOSITS	742,332,184.82	762,044,285.46	(19,712,100.64)	882,661,510.48	(140,329,325.66)	753,885,143.63	(11,552,958.81)
TOTAL BUSINESS DEPOSITS	123,613,643.59	117,853,024.47	5,760,619.12	137,036,411.41	(13,422,767.82)	120,769,557.81	2,844,085.78
TOTAL IRA DEPOSITS	311,240,633.76	315,169,503.42	(3,928,869.66)	326,701,279.14	(15,460,645.38)	319,564,624.27	(8,323,990.51)
TOTAL HSA DEPOSITS	11,918,633.89	11,639,162.78	279,471.11	10,766,934.92	1,151,698.97	11,614,160.53	304,473.36
TOTAL BUSINESS CERTIFICATES	44,920,202.54	43,718,343.78	1,201,858.76	34,567,983.20	10,352,219.34	43,202,630.53	1,717,572.01
TOTAL CERTIFICATES	1,654,789,740.11	1,659,960,270.43	(5,170,530.32)	1,653,954,383.23	835,356.88	1,684,484,888.75	(29,695,148.64)
TOTAL CUSTODIAL DEPOSITS	25,922,116.21	28,443,276.58	(2,521,160.37)	27,592,610.02	(1,670,493.81)	24,562,644.78	1,359,471.43
TOTAL NON MEMBER DEPOSITS	303,205,377.21	320,626,478.15	(17,421,100.94)	415,006,871.74	(111,801,494.53)	301,487,574.64	1,717,802.57
TOTAL DEPOSITS	3,646,022,260.05	3,683,648,944.25	(37,626,684.20)	3,970,141,188.66	(324,118,928.61)	3,687,902,100.84	(41,879,840.79)
TOTAL NOTES PAYABLE	38,843,525.21	39,973,957.98	(1,130,432.77)	144,793,395.44	(105,949,870.23)	0.00	38,843,525.21
TOTAL LT BORROWINGS	379,026,045.11	379,578,495.31	(552,450.20)	679,795,810.58	(300,769,765.47)	379,026,045.11	0.00
TOTAL BORROWINGS	417,869,570.32	419,552,453.29	(1,682,882.97)	824,589,206.02	(406,719,635.70)	379,026,045.11	38,843,525.21
TOTAL INTEREST BEARING LIABILITES	4,063,891,830.37	4,103,201,397.54	(39,309,567.17)	4,794,730,394.68	(730,838,564.31)	4,066,928,145.95	(3,036,315.58)
TOTAL ACCOUNTS PAYABLE	19,349,328.81	25,012,655.85	(5,663,327.04)	19,159,802.02	189,526.79	30,459,929.36	(11,110,600.55)
TOTAL DIVIDENDS PAYABLE	967,626.23	43,774.13	923,852.10	1,010,597.04	(42,970.81)	1,225,000.88	(257,374.65)
TOTAL TAXES PAYABLE	11,066.76	36,954.85	(25,888.09)	4,073.27	6,993.49	7,949.31	3,117.45
TOTAL ACCRUED EXPENSES	7,761,720.93	7,368,424.73	393,296.20	8,994,926.13	(1,233,205.20)	8,032,913.19	(271,192.26)
TOTAL SUSPENSE ACCOUNTS	(242,322.09)	173,908.36	(416,230.45)	279,645.08	(521,967.17)	275,410.85	(517,732.94)
TOTAL OTHER LIABILITES	27,847,420.64	32,635,717.92	(4,788,297.28)	29,449,043.54	(1,601,622.90)	40,001,203.59	(12,153,782.95)
TOTAL LIABILITES	4,091,739,251.01	4,135,837,115.46	(44,097,864.45)	4,824,179,438.22	(732,440,187.21)	4,106,929,349.54	(15,190,098.53)
TOTAL CAPITAL	294,371,299.60	295,598,521.23	(1,227,221.63)	306,220,052.24	(11,848,752.64)	293,129,896.27	1,241,403.33
TOTAL LIABILITES & EQUITY	4,386,110,550.61	4,431,435,636.69	(45,325,086.08)	5,130,399,490.46	(744,288,939.85)	4,400,059,245.81	(13,948,695.20)