



Summary Balance Sheet  
as of 12/31/2024

	December 2024	November 2024		December 2023	
	Actual	Actual	\$ Variance	Actual	\$ Variance
TOTAL CONSUMER LOANS	100,419,636.10	100,485,983.95	(66,347.85)	116,071,123.70	(15,651,487.60)
TOTAL INDIRECT LOANS	1,560,348,483.79	1,582,539,553.68	(22,191,069.89)	1,881,946,060.03	(321,597,576.24)
TOTAL MORTGAGE LOANS	1,173,009,597.04	1,185,742,767.00	(12,733,169.96)	1,197,887,649.77	(24,878,052.73)
TOTAL HOME EQUITY LOANS	87,812,457.36	86,651,291.37	1,161,165.99	73,981,100.99	13,831,356.37
TOTAL CREDIT CARDS	65,532,339.49	64,732,662.09	799,677.40	69,271,873.63	(3,739,534.14)
TOTAL BUSINESS LOANS	658,318,858.31	659,686,998.12	(1,368,139.81)	663,000,660.00	(4,681,801.69)
<b>TOTAL LOANS</b>	<b>3,645,441,372.09</b>	<b>3,679,839,256.21</b>	<b>(34,397,884.12)</b>	<b>4,002,158,468.12</b>	<b>(356,717,096.03)</b>
TOTAL LOANS HELD FOR SALE	411,000.00	548,900.00	(137,900.00)	266,643,222.67	(266,232,222.67)
TOTAL DEFERRED INCOME	39,725,315.94	40,385,513.31	(660,197.37)	53,091,536.10	(13,366,220.16)
TOTAL ALLOWANCE	(48,789,350.42)	(47,596,529.45)	(1,192,820.97)	(39,352,973.85)	(9,436,376.57)
<b>TOTAL NET LOANS</b>	<b>3,636,788,337.61</b>	<b>3,673,177,140.07</b>	<b>(36,388,802.46)</b>	<b>4,282,540,253.04</b>	<b>(645,751,915.43)</b>
TOTAL INVESTMENTS - CLEARING ACCOUNTS	310,049,957.35	307,276,709.50	2,773,247.85	302,337,745.02	7,712,212.33
TOTAL INVESTMENTS - SECURITIES	329,534,351.84	330,735,850.83	(1,201,498.99)	356,942,993.19	(27,408,641.35)
TOTAL INVESTMENTS - OTHER	57,241,085.86	57,716,396.86	(475,311.00)	66,294,568.83	(9,053,482.97)
<b>TOTAL INVESTMENTS</b>	<b>696,825,395.05</b>	<b>695,728,957.19</b>	<b>1,096,437.86</b>	<b>725,575,307.04</b>	<b>(28,749,911.99)</b>
<b>TOTAL EARNING ASSETS</b>	<b>4,333,613,732.66</b>	<b>4,368,906,097.26</b>	<b>(35,292,364.60)</b>	<b>5,008,115,560.08</b>	<b>(674,501,827.42)</b>
TOTAL RECEIVABLES	295,607.85	617,685.51	(322,077.66)	1,911,651.40	(1,616,043.55)
TOTAL CASH	10,904,499.33	11,151,180.07	(246,680.74)	9,106,544.35	1,797,954.98
TOTAL PREPAID EXPENSES	3,743,208.08	2,740,090.84	1,003,117.24	2,920,031.86	823,176.22
TOTAL LAND AND BUILDING	49,545,008.30	49,693,788.34	(148,780.04)	47,891,116.07	1,653,892.23
TOTAL OTHER FIXED ASSETS	3,359,293.00	3,219,999.83	139,293.17	5,312,571.09	(1,953,278.09)
TOTAL ACCRUED INCOME	14,679,033.60	19,236,285.39	(4,557,251.79)	16,173,387.72	(1,494,354.12)
TOTAL OTHER ASSETS	15,295,253.87	13,117,691.53	2,177,562.34	13,830,994.66	1,464,259.21
<b>TOTAL NON EARNING ASSETS</b>	<b>97,821,904.03</b>	<b>99,776,721.51</b>	<b>(1,954,817.48)</b>	<b>97,146,297.15</b>	<b>675,606.88</b>
<b>TOTAL ASSETS</b>	<b>4,431,435,636.69</b>	<b>4,468,682,818.77</b>	<b>(37,247,182.08)</b>	<b>5,105,261,857.23</b>	<b>(673,826,220.54)</b>



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as of 12/31/2024

	December 2024	November 2024		December 2023	
	Actual	Actual	\$ Variance	Actual	\$ Variance
TOTAL SAVINGS DEPOSITS	185,991,073.83	191,490,093.42	(5,499,019.59)	223,674,548.77	(37,683,474.94)
TOTAL CHECKING DEPOSITS	167,546,854.93	172,713,200.78	(5,166,345.85)	164,625,572.71	2,921,282.22
TOTAL HIGH YIELD CHECKING DEPOSITS	70,656,670.42	71,851,132.58	(1,194,462.16)	101,690,338.85	(31,033,668.43)
TOTAL MONEY MARKET DEPOSITS	762,044,285.46	766,517,596.98	(4,473,311.52)	893,562,947.99	(131,518,662.53)
TOTAL BUSINESS DEPOSITS	117,853,024.47	121,139,218.01	(3,286,193.54)	120,925,404.72	(3,072,380.25)
TOTAL IRA DEPOSITS	315,169,503.42	318,724,548.45	(3,555,045.03)	329,560,044.55	(14,390,541.13)
TOTAL HSA DEPOSITS	11,639,162.78	11,572,340.86	66,821.92	10,373,776.40	1,265,386.38
TOTAL BUSINESS CERTIFICATES	43,718,343.78	43,014,463.93	703,879.85	34,714,735.38	9,003,608.40
TOTAL CERTIFICATES	1,659,960,270.43	1,676,104,366.96	(16,144,096.53)	1,653,235,484.05	6,724,786.38
TOTAL CUSTODIAL DEPOSITS	28,443,276.58	24,562,644.78	3,880,631.80	26,275,550.41	2,167,726.17
TOTAL NON MEMBER DEPOSITS	320,626,478.15	320,803,103.12	(176,624.97)	423,945,903.80	(103,319,425.65)
<b>TOTAL DEPOSITS</b>	<b>3,683,648,944.25</b>	<b>3,718,492,709.87</b>	<b>(34,843,765.62)</b>	<b>3,982,584,307.63</b>	<b>(298,935,363.38)</b>
TOTAL NOTES PAYABLE	39,973,957.98	41,051,027.83	(1,077,069.85)	148,252,351.39	(108,278,393.41)
TOTAL LT BORROWINGS	379,578,495.31	380,130,349.05	(551,853.74)	637,288,740.77	(257,710,245.46)
<b>TOTAL BORROWINGS</b>	<b>419,552,453.29</b>	<b>421,181,376.88</b>	<b>(1,628,923.59)</b>	<b>785,541,092.16</b>	<b>(365,988,638.87)</b>
<b>TOTAL INTEREST BEARING LIABILITES</b>	<b>4,103,201,397.54</b>	<b>4,139,674,086.75</b>	<b>(36,472,689.21)</b>	<b>4,768,125,399.79</b>	<b>(664,924,002.25)</b>
TOTAL ACCOUNTS PAYABLE	25,012,655.85	24,295,519.52	717,136.33	19,103,070.17	5,909,585.68
TOTAL DIVIDENDS PAYABLE	43,774.13	1,917,034.82	(1,873,260.69)	41.34	43,732.79
TOTAL TAXES PAYABLE	36,954.85	7,949.31	29,005.54	25,109.67	11,845.18
TOTAL ACCRUED EXPENSES	7,368,424.73	8,032,913.19	(664,488.46)	10,021,837.51	(2,653,412.78)
TOTAL SUSPENSE ACCOUNTS	173,908.36	275,410.85	(101,502.49)	1,319,468.92	(1,145,560.56)
<b>TOTAL OTHER LIABILITES</b>	<b>32,635,717.92</b>	<b>34,528,827.69</b>	<b>(1,893,109.77)</b>	<b>30,469,527.61</b>	<b>2,166,190.31</b>
<b>TOTAL LIABILITES</b>	<b>4,135,837,115.46</b>	<b>4,174,202,914.44</b>	<b>(38,365,798.98)</b>	<b>4,798,594,927.40</b>	<b>(662,757,811.94)</b>
<b>TOTAL EQUITY</b>	<b>295,598,521.23</b>	<b>294,479,904.33</b>	<b>1,118,616.90</b>	<b>306,666,929.83</b>	<b>(11,068,408.60)</b>
<b>TOTAL LIABILITES &amp; EQUITY</b>	<b>4,431,435,636.69</b>	<b>4,468,682,818.77</b>	<b>(37,247,182.08)</b>	<b>5,105,261,857.23</b>	<b>(673,826,220.54)</b>