



Summary Balance Sheet
as of 7/31/2024

| | July 2024 | June 2024 | \$ Variance | July 2023 | \$ Variance |
|---------------------------------------|-------------------------|-------------------------|------------------------|-------------------------|-------------------------|
| | Actual | Actual | | Actual | |
| TOTAL CONSUMER LOANS | 102,093,914.92 | 103,206,786.57 | (1,112,871.65) | 117,514,775.44 | (15,420,860.52) |
| TOTAL INDIRECT LOANS | 1,717,340,450.36 | 1,747,081,058.59 | (29,740,608.23) | 2,293,016,762.46 | (575,676,312.10) |
| TOTAL MORTGAGE LOANS | 1,219,070,525.72 | 1,227,611,863.58 | (8,541,337.86) | 1,087,120,817.14 | 131,949,708.58 |
| TOTAL HOME EQUITY LOANS | 81,838,013.30 | 80,339,905.65 | 1,498,107.65 | 67,487,385.85 | 14,350,627.45 |
| TOTAL CREDIT CARDS | 65,818,830.29 | 66,403,286.38 | (584,456.09) | 68,372,111.70 | (2,553,281.41) |
| TOTAL BUSINESS LOANS | 653,574,647.44 | 653,312,165.93 | 262,481.51 | 582,223,873.84 | 71,350,773.60 |
| TOTAL LOANS | 3,839,736,382.03 | 3,877,955,066.70 | (38,218,684.67) | 4,215,735,726.43 | (375,999,344.40) |
| TOTAL LOANS HELD FOR SALE | 1,004,500.00 | 267,769.26 | 736,730.74 | 1,397,200.00 | (392,700.00) |
| TOTAL DEFERRED INCOME | 44,241,932.35 | 45,050,173.64 | (808,241.29) | 57,633,631.97 | (13,391,699.62) |
| TOTAL ALLOWANCE | (39,277,727.60) | (39,416,190.18) | 138,462.58 | (27,170,850.62) | (12,106,876.98) |
| TOTAL NET LOANS | 3,845,705,086.78 | 3,883,856,819.42 | (38,151,732.64) | 4,247,595,707.78 | (401,890,621.00) |
| TOTAL INVESTMENTS - CLEARING ACCOUNTS | 341,115,030.66 | 345,353,806.41 | (4,238,775.75) | 324,245,334.60 | 16,869,696.06 |
| TOTAL INVESTMENTS - SECURITIES | 338,365,453.19 | 338,882,932.64 | (517,479.45) | 337,751,879.08 | 613,574.11 |
| TOTAL INVESTMENTS - OTHER | 61,379,026.25 | 61,501,826.25 | (122,800.00) | 60,217,633.25 | 1,161,393.00 |
| TOTAL INVESTMENTS | 740,859,510.10 | 745,738,565.30 | (4,879,055.20) | 722,214,846.93 | 18,644,663.17 |
| TOTAL EARNING ASSETS | 4,586,564,596.88 | 4,629,595,384.72 | (43,030,787.84) | 4,969,810,554.71 | (383,245,957.83) |
| TOTAL RECEIVABLES | 467,339.98 | 2,139,801.43 | (1,672,461.45) | 1,314,169.52 | (846,829.54) |
| TOTAL CASH | 8,824,628.84 | 9,850,061.23 | (1,025,432.39) | 9,115,210.86 | (290,582.02) |
| TOTAL PREPAID EXPENSES | 3,940,192.25 | 2,312,787.62 | 1,627,404.63 | 2,650,307.45 | 1,289,884.80 |
| TOTAL LAND AND BUILDING | 49,351,986.02 | 49,121,348.54 | 230,637.48 | 47,772,383.64 | 1,579,602.38 |
| TOTAL OTHER FIXED ASSETS | 3,971,740.57 | 4,172,569.01 | (200,828.44) | 5,710,985.42 | (1,739,244.85) |
| TOTAL ACCRUED INCOME | 17,780,152.96 | 17,424,573.77 | 355,579.19 | 16,036,891.80 | 1,743,261.16 |
| TOTAL OTHER ASSETS | 12,347,363.50 | 17,418,199.53 | (5,070,836.03) | 15,863,890.00 | (3,516,526.50) |
| TOTAL NON EARNING ASSETS | 96,683,404.12 | 102,439,341.13 | (5,755,937.01) | 98,463,838.69 | (1,780,434.57) |
| TOTAL ASSETS | 4,683,248,001.00 | 4,732,034,725.85 | (48,786,724.85) | 5,068,274,393.40 | (385,026,392.40) |



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| | July 2024 | June 2024 | \$ Variance | July 2023 | \$ Variance |
|------------------------------------------|-------------------------|-------------------------|------------------------|-------------------------|-------------------------|
| | Actual | Actual | | Actual | |
| TOTAL SAVINGS DEPOSITS | 204,602,495.67 | 210,615,339.29 | (6,012,843.62) | 249,169,031.67 | (44,566,536.00) |
| TOTAL CHECKING DEPOSITS | 171,588,759.43 | 168,338,736.22 | 3,250,023.21 | 167,186,974.93 | 4,401,784.50 |
| TOTAL HIGH YIELD CHECKING DEPOSITS | 75,109,290.36 | 79,732,152.99 | (4,622,862.63) | 129,454,819.92 | (54,345,529.56) |
| TOTAL MONEY MARKET DEPOSITS | 797,217,937.54 | 813,436,502.97 | (16,218,565.43) | 833,205,124.01 | (35,987,186.47) |
| TOTAL BUSINESS DEPOSITS | 119,673,849.49 | 110,796,994.74 | 8,876,854.75 | 107,638,684.32 | 12,035,165.17 |
| TOTAL IRA DEPOSITS | 322,824,629.82 | 322,990,335.39 | (165,705.57) | 316,617,271.74 | 6,207,358.08 |
| TOTAL HSA DEPOSITS | 11,400,657.78 | 11,407,088.27 | (6,430.49) | 9,665,103.52 | 1,735,554.26 |
| TOTAL BUSINESS CERTIFICATES | 37,784,815.50 | 38,073,294.93 | (288,479.43) | 31,855,536.51 | 5,929,278.99 |
| TOTAL CERTIFICATES | 1,679,276,933.60 | 1,679,567,871.22 | (290,937.62) | 1,630,917,156.40 | 48,359,777.20 |
| TOTAL CUSTODIAL DEPOSITS | 28,600,948.89 | 26,584,958.07 | 2,015,990.82 | 36,188,259.32 | (7,587,310.43) |
| TOTAL NON MEMBER DEPOSITS | 329,383,560.85 | 355,650,804.18 | (26,267,243.33) | 528,909,559.92 | (199,525,999.07) |
| TOTAL DEPOSITS | 3,777,463,878.93 | 3,817,194,078.27 | (39,730,199.34) | 4,040,807,522.26 | (263,343,643.33) |
| TOTAL NOTES PAYABLE | 46,172,068.83 | 47,621,401.29 | (1,449,332.46) | 165,591,699.00 | (119,419,630.17) |
| TOTAL LT BORROWINGS | 526,216,661.82 | 526,779,141.21 | (562,479.39) | 496,471,559.18 | 29,745,102.64 |
| TOTAL BORROWINGS | 572,388,730.65 | 574,400,542.50 | (2,011,811.85) | 662,063,258.18 | (89,674,527.53) |
| TOTAL INTEREST BEARING LIABILITES | 4,349,852,609.58 | 4,391,594,620.77 | (41,742,011.19) | 4,702,870,780.44 | (353,018,170.86) |
| TOTAL ACCOUNTS PAYABLE | 20,978,942.44 | 25,348,340.90 | (4,369,398.46) | 25,583,716.22 | (4,604,773.78) |
| TOTAL DIVIDENDS PAYABLE | 1,054,919.47 | 16,604.23 | 1,038,315.24 | 872,162.05 | 182,757.42 |
| TOTAL TAXES PAYABLE | 17,438.47 | 27,818.15 | (10,379.68) | 3,748.40 | 13,690.07 |
| TOTAL ACCRUED EXPENSES | 9,937,323.98 | 9,235,663.94 | 701,660.04 | 10,894,075.47 | (956,751.49) |
| TOTAL SUSPENSE ACCOUNTS | 311,171.95 | 1,989,258.31 | (1,678,086.36) | 694,804.23 | (383,632.28) |
| TOTAL OTHER LIABILITES | 32,299,796.31 | 36,617,685.53 | (4,317,889.22) | 38,048,506.37 | (5,748,710.06) |
| TOTAL LIABILITES | 4,382,152,405.89 | 4,428,212,306.30 | (46,059,900.41) | 4,740,919,286.81 | (358,766,880.92) |
| TOTAL EQUITY | 301,095,595.11 | 303,822,419.55 | (2,726,824.44) | 327,355,106.59 | (26,259,511.48) |
| TOTAL LIABILITES & EQUITY | 4,683,248,001.00 | 4,732,034,725.85 | (48,786,724.85) | 5,068,274,393.40 | (385,026,392.40) |