



Summary Balance Sheet
as of 8/31/2024

	August 2024	July 2024	\$ Variance	August 2023	\$ Variance
	Actual	Actual		Actual	
TOTAL CONSUMER LOANS	101,456,842.61	102,093,914.92	(637,072.31)	118,721,575.19	(17,264,732.58)
TOTAL INDIRECT LOANS	1,679,291,289.00	1,717,340,450.36	(38,049,161.36)	2,036,295,028.15	(357,003,739.15)
TOTAL MORTGAGE LOANS	1,213,492,668.67	1,219,070,525.72	(5,577,857.05)	1,108,283,494.94	105,209,173.73
TOTAL HOME EQUITY LOANS	82,011,231.88	81,838,013.30	173,218.58	68,752,519.89	13,258,711.99
TOTAL CREDIT CARDS	64,998,173.19	65,818,830.29	(820,657.10)	68,165,271.19	(3,167,098.00)
TOTAL BUSINESS LOANS	655,047,370.68	653,574,647.44	1,472,723.24	605,561,604.44	49,485,766.24
TOTAL LOANS	3,796,297,576.03	3,839,736,382.03	(43,438,806.00)	4,005,779,493.80	(209,481,917.77)
TOTAL LOANS HELD FOR SALE	1,015,000.00	1,004,500.00	10,500.00	22,900,976.88	(21,885,976.88)
TOTAL DEFERRED INCOME	43,105,995.85	44,241,932.35	(1,135,936.50)	51,772,994.83	(8,666,998.98)
TOTAL ALLOWANCE	(41,277,727.60)	(39,277,727.60)	(2,000,000.00)	(24,072,122.75)	(17,205,604.85)
TOTAL NET LOANS	3,799,140,844.28	3,845,705,086.78	(46,564,242.50)	4,056,381,342.76	(257,240,498.48)
TOTAL INVESTMENTS - CLEARING ACCOUNTS	321,188,916.18	341,115,030.66	(19,926,114.48)	301,150,364.79	20,038,551.39
TOTAL INVESTMENTS - SECURITIES	342,680,633.69	338,365,453.19	4,315,180.50	354,602,312.90	(11,921,679.21)
TOTAL INVESTMENTS - OTHER	61,302,726.25	61,379,026.25	(76,300.00)	60,225,733.25	1,076,993.00
TOTAL INVESTMENTS	725,172,276.12	740,859,510.10	(15,687,233.98)	715,978,410.94	9,193,865.18
TOTAL EARNING ASSETS	4,524,313,120.40	4,586,564,596.88	(62,251,476.48)	4,772,359,753.70	(248,046,633.30)
TOTAL RECEIVABLES	1,003,559.79	467,339.98	536,219.81	1,742,005.20	(738,445.41)
TOTAL CASH	8,737,024.47	8,824,628.84	(87,604.37)	9,036,202.39	(299,177.92)
TOTAL PREPAID EXPENSES	3,548,556.69	3,940,192.25	(391,635.56)	2,862,846.55	685,710.14
TOTAL LAND AND BUILDING	49,713,211.71	49,351,986.02	361,225.69	47,785,372.18	1,927,839.53
TOTAL OTHER FIXED ASSETS	3,769,461.07	3,971,740.57	(202,279.50)	5,554,020.49	(1,784,559.42)
TOTAL ACCRUED INCOME	18,581,223.38	17,780,152.96	801,070.42	16,436,601.26	2,144,622.12
TOTAL OTHER ASSETS	9,565,131.58	12,347,363.50	(2,782,231.92)	22,916,651.40	(13,351,519.82)
TOTAL NON EARNING ASSETS	94,918,168.69	96,683,404.12	(1,765,235.43)	106,333,699.47	(11,415,530.78)
TOTAL ASSETS	4,619,231,289.09	4,683,248,001.00	(64,016,711.91)	4,878,693,453.17	(259,462,164.08)



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as of 8/31/2024

	August 2024	July 2024	\$ Variance	August 2023	\$ Variance
	Actual	Actual		Actual	
TOTAL SAVINGS DEPOSITS	201,050,728.36	204,602,495.67	(3,551,767.31)	242,155,277.28	(41,104,548.92)
TOTAL CHECKING DEPOSITS	168,623,893.56	171,588,759.43	(2,964,865.87)	170,295,678.19	(1,671,784.63)
TOTAL HIGH YIELD CHECKING DEPOSITS	72,934,004.47	75,109,290.36	(2,175,285.89)	122,530,865.97	(49,596,861.50)
TOTAL MONEY MARKET DEPOSITS	788,074,619.06	797,217,937.54	(9,143,318.48)	874,218,068.65	(86,143,449.59)
TOTAL BUSINESS DEPOSITS	116,363,167.36	119,673,849.49	(3,310,682.13)	115,104,446.46	1,258,720.90
TOTAL IRA DEPOSITS	322,441,146.64	322,824,629.82	(383,483.18)	317,368,171.13	5,072,975.51
TOTAL HSA DEPOSITS	11,444,334.19	11,400,657.78	43,676.41	9,736,789.71	1,707,544.48
TOTAL BUSINESS CERTIFICATES	39,799,759.60	37,784,815.50	2,014,944.10	32,006,538.70	7,793,220.90
TOTAL CERTIFICATES	1,684,582,473.63	1,679,276,933.60	5,305,540.03	1,634,615,829.30	49,966,644.33
TOTAL CUSTODIAL DEPOSITS	27,472,008.69	28,600,948.89	(1,128,940.20)	33,284,257.43	(5,812,248.74)
TOTAL NON MEMBER DEPOSITS	325,346,016.73	329,383,560.85	(4,037,544.12)	492,496,006.57	(167,149,989.84)
TOTAL DEPOSITS	3,758,132,152.29	3,777,463,878.93	(19,331,726.64)	4,043,811,929.39	(285,679,777.10)
TOTAL NOTES PAYABLE	44,723,273.29	46,172,068.83	(1,448,795.54)	162,284,003.28	(117,560,729.99)
TOTAL LT BORROWINGS	485,653,568.62	526,216,661.82	(40,563,093.20)	310,854,032.86	174,799,535.76
TOTAL BORROWINGS	530,376,841.91	572,388,730.65	(42,011,888.74)	473,138,036.14	57,238,805.77
TOTAL INTEREST BEARING LIABILITES	4,288,508,994.20	4,349,852,609.58	(61,343,615.38)	4,516,949,965.53	(228,440,971.33)
TOTAL ACCOUNTS PAYABLE	15,033,074.21	20,978,942.44	(5,945,868.23)	26,386,939.88	(11,353,865.67)
TOTAL DIVIDENDS PAYABLE	2,036,458.34	1,054,919.47	981,538.87	1,732,236.05	304,222.29
TOTAL TAXES PAYABLE	22,418.39	17,438.47	4,979.92	8,788.21	13,630.18
TOTAL ACCRUED EXPENSES	10,517,010.61	9,937,323.98	579,686.63	11,071,882.59	(554,871.98)
TOTAL SUSPENSE ACCOUNTS	541,403.20	311,171.95	230,231.25	284,056.45	257,346.75
TOTAL OTHER LIABILITES	28,150,364.75	32,299,796.31	(4,149,431.56)	39,483,903.18	(11,333,538.43)
TOTAL LIABILITES	4,316,659,358.95	4,382,152,405.89	(65,493,046.94)	4,556,433,868.71	(239,774,509.76)
TOTAL EQUITY	302,571,930.14	301,095,595.11	1,476,335.03	322,259,584.46	(19,687,654.32)
TOTAL LIABILITES & EQUITY	4,619,231,289.09	4,683,248,001.00	(64,016,711.91)	4,878,693,453.17	(259,462,164.08)