



CONSOLIDATED STATEMENTS OF FINANCIAL CONDITION
(in millions)
November 30, 2025

	Current Month	Prior Month	MTD Change	MTD % Change	December 2024	YTD Change	YTD % Change	YTD Budget	YTD Variance	YTD % Variance
ASSETS										
Consumer Loans										
Automobile	\$ 210	\$ 205	\$ 4	2.0%	\$ 260	\$ (51)	-19.4%	\$ 287	\$ (77)	-26.9%
Other Secured	33	33	(0)	-0.6%	34	(1)	-4.2%	29	3	11.7%
Other Unsecured	17	17	(0)	-3.0%	24	(7)	-30.5%	22	(5)	-22.6%
Credit Cards	28	28	0	0.4%	29	(1)	-4.8%	29	(2)	-5.8%
Residential Real Estate Loans										
First Mortgage	450	447	3	0.6%	469	(19)	-4.2%	477	(27)	-5.7%
Second Mortgage	15	15	0	0.3%	15	0	0.4%	18	(3)	-18.0%
Home Equity Lines of Credit	191	190	1	0.5%	173	19	10.8%	187	4	2.2%
Commercial and Business Loans										
Commercial Loans	505	502	4	0.7%	466	39	8.3%	456	50	10.9%
Business Banking Loans	2	2	(0)	-8.4%	2	(0)	-15.9%	3	(2)	-37.4%
Total Loans	1,450	1,439	11	0.7%	1,473	(23)	-1.6%	1,509	(59)	-3.9%
Less Allowance for Credit Loss	(13)	(11)	(2)	-18.9%	(8)	(5)	67.7%	(8)	(5)	58.6%
Net Loans	1,437	1,429	8	0.6%	1,465	(28)	-1.9%	1,501	(64)	-4.3%
Loans Held for Sale	2	0	1	76.8%	(0)	2	-26539.7%	1	1	109.6%
Cash and Cash Equivalents	104	207	(102)	-98.1%	73	31	43.3%	97	7	7.3%
Total Investments	427	409	18	4.3%	496	(69)	-13.9%	438	(11)	-2.4%
Total Fixed Assets	20	20	0	1.4%	21	(1)	-6.1%	22	(2)	-10.9%
Other Real Estate and Collateral Owned	0	0	(0)	-48.8%	0	(0)	-18.9%	0	0	123.5%
Total Other Assets	76	64	11	14.9%	75	1	1.3%	65	11	16.5%
Total Assets	\$ 2,066	\$ 2,128	\$ (63)	-3.0%	\$ 2,130	\$ (64)	-3.0%	\$ 2,124	\$ (58)	-2.7%
LIABILITIES and EQUITY										
Notes Payable and Other Liabilities:										
Borrowed Funds	\$ 140	\$ 216	\$ (76)	-53.9%	\$ 260	\$ (120)	-46.2%	\$ 95	\$ 45	47.4%
Accounts Payable and Other Liabilities	29	28	1	4.6%	26	3	11.3%	30	(1)	-4.7%
Total Notes Payable and Other Liabilities	169	243	(74)	-43.9%	286	(117)	-40.9%	125	44	34.7%
Deposit Accounts:										
Savings Accounts	269	272	(3)	-1.3%	293	(24)	-8.2%	317	(48)	-15.2%
Checking Accounts	346	336	10	2.9%	340	6	1.8%	380	(34)	-9.0%
Money Market Accounts	610	607	2	0.4%	544	65	12.0%	575	34	5.9%
Certificate of Deposit Accounts	477	475	3	0.5%	489	(12)	-2.4%	542	(64)	-11.9%
Total Member Deposit Accounts	1,702	1,690	12	0.7%	1,666	36	2.1%	1,814	(112)	-6.2%
Non-Member Deposit Accounts	-	-	-	0.0%	3	(3)	100.0%	-	-	100.0%
Total Deposit Accounts	1,702	1,690	12	0.7%	1,669	33	2.0%	1,814	(112)	-6.2%
Equity:										
Regular Reserves	16	16	-	0.0%	16	-	0.0%	16	-	0.0%
Undivided Earnings	177	179	(2)	-1.1%	173	4	2.5%	180	(3)	-1.6%
Additional Capital Acquired Through Merger	20	20	-	0.0%	20	-	0.0%	20	-	0.0%
Accum Unrealized Gain/(Loss) on AFS Securities	(18)	(20)	2	-9.9%	(34)	16	-46.2%	(32)	14	-42.8%
Total Equity	195	195	(0)	-0.1%	175	20	11.3%	184	11	5.8%
Total Liabilities and Equity	\$ 2,066	\$ 2,128	\$ (63)	-3.0%	\$ 2,130	\$ (64)	-3.0%	\$ 2,124	\$ (58)	-2.7%



CONSOLIDATED STATEMENTS OF INCOME
(in thousands)
November 30, 2025

	Actual	Current Month Budget	\$ Var	% Var	Actual	Year-to-Date Budget	\$ Var	% Var	Actual	Prior Year Y-T-D \$ Var	% Var
Interest Income:											
Interest on Loans	\$ 6,814	\$ 7,115	\$ (301)	-4.2%	\$ 78,529	\$ 76,332	\$ 2,197	2.9%	\$ 73,322	\$ 5,207	7.1%
Interest on Investments	2,180	1,226	954	77.8%	33,019	14,534	18,485	127.2%	39,068	(6,049)	-15.5%
Total Interest Income	8,995	8,341	653	7.8%	111,548	90,866	20,683	22.8%	112,390	(842)	-0.7%
Interest Expense:											
Interest on Deposits	2,176	2,103	(74)	-3.5%	24,614	25,106	492	2.0%	25,474	860	3.4%
Interest on Borrowed Funds	1,442	303	(1,139)	-375.2%	25,887	4,042	(21,845)	-540.5%	29,906	4,019	13.4%
Total Interest Expense	3,618	2,406	(1,212)	-50.4%	50,501	29,147	(21,353)	-73.3%	55,380	4,879	8.8%
Net Interest Income	5,376	5,935	(559)	-9.4%	61,048	61,718	(671)	-1.1%	57,010	4,038	7.1%
Provision for Credit Losses	2,943	569	(2,375)	-417.5%	10,826	6,603	(4,222)	-63.9%	6,257	(4,569)	-73.0%
Net Interest Income After Provision for Credit Losses	2,433	5,366	(2,934)	-54.7%	50,222	55,115	(4,893)	-8.9%	50,753	(531)	-1.0%
Other Operating Income:											
Rental Income	52	45	7	15.7%	573	498	75	15.1%	493	81	16.4%
Fees and Charges	225	250	(25)	-10.0%	2,489	2,771	(282)	-10.2%	1,959	530	27.1%
Gain on Sale of Loans	38	140	(102)	-73.1%	2,823	1,588	1,235	77.8%	974	1,849	189.9%
Mortgage Servicing Income	66	0	66	100.0%	385	0	385	100.0%	351	34	9.8%
Interchange Income	530	599	(68)	-11.4%	6,228	6,664	(436)	-6.5%	6,533	(305)	-4.7%
Other Income	397	471	(74)	-15.7%	4,051	5,253	(1,202)	-22.9%	3,319	732	22.1%
Total Other Income	1,308	1,504	(196)	-13.0%	16,550	16,774	(224)	-1.3%	13,628	2,922	21.4%
Operating Expenses:											
Employee Compensation	2,362	2,190	(172)	-7.9%	26,054	25,372	(681)	-2.7%	23,394	(2,660)	-11.4%
Employee Benefits	500	476	(24)	-5.1%	5,642	5,795	153	2.6%	5,681	39	0.7%
Office Occupancy	315	298	(17)	-5.6%	3,378	3,384	6	0.2%	3,370	(8)	-0.2%
Office Operations	726	821	95	11.5%	8,385	8,969	584	6.5%	7,388	(997)	-13.5%
Depreciation	185	205	21	10.0%	1,989	2,258	269	11.9%	2,125	136	6.4%
Account and Loan Services	1,045	1,248	203	16.2%	11,221	12,555	1,334	10.6%	11,429	208	1.8%
Marketing	235	294	60	20.2%	2,630	2,964	334	11.3%	2,546	(84)	-3.3%
Professional and Outside Services	313	251	(62)	-24.5%	3,593	3,433	(160)	-4.6%	3,104	(489)	-15.8%
Total Operating Expenses	5,681	5,784	103	1.77%	62,892	64,730	1,838	2.84%	59,036	(3,855)	-6.53%
Gain/(Loss) on Non-Operating Items	(10)	0	(10)	100.0%	436	0	436	100.0%	(628)	1,064	-169.4%
Net Income/(Loss)	\$ (1,950)	\$ 1,087	\$ (3,037)	-279.5%	\$ 4,316	\$ 7,159	\$ (2,843)	-39.7%	\$ 4,717	\$ (400)	-8.5%