



CONSOLIDATED STATEMENTS OF FINANCIAL CONDITION
(in millions)
December 31, 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	\$ 205	\$ 210	\$ (5)	-2.4%	\$ 260	\$ (55)	-21.3%	\$ 285	\$ (80)	-28.2%
Other Secured	33	33	(0)	-0.7%	34	(2)	-4.9%	29	3	11.8%
Other Unsecured	16	17	(0)	-2.0%	24	(8)	-31.9%	21	(5)	-22.3%
Credit Cards	28	28	0	1.2%	29	(1)	-3.7%	29	(1)	-4.8%
Residential Real Estate Loans										
First Mortgage	451	450	1	0.2%	469	(18)	-3.9%	478	(27)	-5.7%
Second Mortgage	16	15	0	2.5%	15	0	3.0%	19	(3)	-16.9%
Home Equity Lines of Credit	192	191	1	0.5%	173	20	11.3%	188	4	2.1%
Commercial and Business Loans										
Commercial Loans	504	505	(2)	-0.4%	466	37	7.9%	463	41	8.9%
Business Banking Loans	2	2	(0)	-1.0%	2	(0)	-16.8%	3	(2)	-38.8%
Total Loans	1,445	1,450	(5)	-0.3%	1,473	(28)	-1.9%	1,516	(70)	-4.6%
Less Allowance for Credit Loss	(15)	(13)	(2)	-14.7%	(8)	(8)	96.7%	(8)	(7)	85.3%
Net Loans	1,430	1,437	(7)	-0.5%	1,465	(35)	-2.4%	1,507	(77)	-5.1%
Loans Held for Sale	-	2	(2)	0.0%	(0)	0	-100.0%	1	(1)	-100.0%
Cash and Cash Equivalents	91	104	(13)	-14.8%	73	18	24.8%	75	16	21.6%
Total Investments	448	427	21	4.7%	496	(48)	-9.6%	433	15	3.6%
Total Fixed Assets	20	20	(0)	-0.2%	21	(1)	-6.3%	26	(7)	-25.1%
Other Real Estate and Collateral Owned	0	0	0	3.9%	0	(0)	-15.5%	0	0	132.6%
Total Other Assets	80	76	4	5.2%	75	5	6.9%	65	15	22.9%
Total Assets	\$ 2,069	\$ 2,066	\$ 3	0.2%	\$ 2,130	\$ (61)	-2.9%	\$ 2,107	\$ (38)	-1.8%
LIABILITIES and EQUITY										
Notes Payable and Other Liabilities:										
Borrowed Funds	\$ 140	\$ 140	\$ -	0.0%	\$ 260	\$ (120)	-46.2%	\$ 95	\$ 45	47.4%
Accounts Payable and Other Liabilities	27	29	(2)	-6.1%	26	1	4.9%	30	(3)	-10.1%
Total Notes Payable and Other Liabilities	167	169	(2)	-1.0%	286	(119)	-41.5%	125	42	33.4%
Deposit Accounts:										
Savings Accounts	269	269	(0)	0.0%	293	(24)	-8.3%	319	(50)	-15.7%
Checking Accounts	360	346	14	3.8%	340	20	5.9%	384	(24)	-6.2%
Money Market Accounts	615	610	6	0.9%	544	71	13.0%	579	37	6.3%
Certificate of Deposit Accounts	465	477	(13)	-2.7%	489	(24)	-5.0%	515	(50)	-9.8%
Total Member Deposit Accounts	1,708	1,702	7	0.4%	1,666	42	2.5%	1,796	(88)	-4.9%
Non-Member Deposit Accounts	-	-	-	0.0%	3	(3)	100.0%	-	-	100.0%
Total Deposit Accounts	1,708	1,702	7	0.4%	1,669	40	2.4%	1,796	(88)	-4.9%
Equity:										
Regular Reserves	16	16	-	0.0%	16	-	0.0%	16	-	0.0%
Undivided Earnings	175	177	(2)	-1.3%	173	2	1.2%	181	(6)	-3.5%
Additional Capital Acquired Through Merger	20	20	-	0.0%	20	-	0.0%	20	-	0.0%
Accum Unrealized Gain/(Loss) on AFS Securities	(18)	(18)	0	-2.2%	(34)	16	-47.4%	(32)	14	-44.0%
Total Equity	193	195	(2)	-1.0%	175	18	10.3%	186	8	4.1%
Total Liabilities and Equity	\$ 2,069	\$ 2,066	\$ 3	0.2%	\$ 2,130	\$ (61)	-2.9%	\$ 2,107	\$ (38)	-1.8%



CONSOLIDATED STATEMENTS OF INCOME
(in thousands)
December 31, 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	\$ 7,175	\$ 7,371	\$ (196)	-2.7%	\$ 85,704	\$ 83,702	\$ 2,001	2.4%	\$ 80,533	\$ 5,170	6.4%
Interest on Investments	1,298	1,215	83	6.8%	34,317	15,749	18,568	117.9%	41,638	(7,321)	-17.6%
Total Interest Income	8,472	8,585	(113)	-1.3%	120,021	99,451	20,569	20.7%	122,171	(2,150)	-1.8%
Interest Expense:											
Interest on Deposits	2,227	2,095	(131)	-6.3%	26,840	27,201	361	1.3%	27,753	913	3.3%
Interest on Borrowed Funds	552	314	(239)	-76.2%	26,440	4,355	(22,084)	-507.1%	31,950	5,510	17.2%
Total Interest Expense	2,779	2,409	(370)	-15.4%	53,280	31,556	(21,723)	-68.8%	59,703	6,423	10.8%
Net Interest Income	5,693	6,176	(483)	-7.8%	66,741	67,895	(1,154)	-1.7%	62,468	4,273	6.8%
Provision for Credit Losses	2,739	564	(2,176)	-386.0%	13,565	7,167	(6,398)	-89.3%	6,901	(6,664)	-96.6%
Net Interest Income After Provision for Credit Losses	2,954	5,613	(2,659)	-47.4%	53,176	60,728	(7,552)	-12.4%	55,568	(2,391)	-4.3%
Other Operating Income:											
Rental Income	52	45	7	15.7%	626	543	82	15.2%	537	89	16.6%
Fees and Charges	245	251	(7)	-2.6%	2,734	3,023	(289)	-9.6%	2,168	565	26.1%
Gain on Sale of Loans	126	140	(14)	-9.7%	2,949	1,727	1,222	70.7%	980	1,969	200.9%
Mortgage Servicing Income	74	0	74	100.0%	459	0	459	100.0%	396	64	16.1%
Interchange Income	626	618	7	1.1%	6,854	7,282	(429)	-5.9%	7,140	(286)	-4.0%
Other Income	332	473	(141)	-29.9%	4,384	5,727	(1,343)	-23.5%	3,755	628	16.7%
Total Other Income	1,455	1,528	(73)	-4.8%	18,005	18,302	(297)	-1.6%	14,975	3,030	20.2%
Operating Expenses:											
Employee Compensation	3,236	2,513	(723)	-28.8%	29,290	27,885	(1,405)	-5.0%	25,566	(3,724)	-14.6%
Employee Benefits	496	500	5	1.0%	6,138	6,295	158	2.5%	6,173	35	0.6%
Office Occupancy	294	326	32	9.8%	3,672	3,710	38	1.0%	3,671	(1)	0.0%
Office Operations	746	800	53	6.7%	9,131	9,768	637	6.5%	8,137	(994)	-12.2%
Depreciation	146	190	44	23.3%	2,134	2,448	313	12.8%	2,293	158	6.9%
Account and Loan Services	1,091	1,104	12	1.1%	12,313	13,659	1,346	9.9%	12,378	65	0.5%
Marketing	366	258	(108)	-41.6%	2,996	3,223	227	7.0%	2,767	(229)	-8.3%
Professional and Outside Services	286	255	(31)	-12.3%	3,879	3,688	(191)	-5.2%	3,404	(475)	-13.9%
Total Operating Expenses	6,661	5,945	(715)	-12.03%	69,553	70,675	1,123	1.59%	64,388	(5,165)	-8.02%
Gain/(Loss) on Non-Operating Items	0	0	0	0.0%	436	0	436	100.0%	(625)	1,061	-169.7%
Net Income/(Loss)	\$ (2,252)	\$ 1,196	\$ (3,447)	-288.3%	\$ 2,065	\$ 8,355	\$ (6,290)	-75.3%	\$ 5,530	\$ (3,466)	-62.7%