

VERMONT FEDERAL CREDIT UNION
AUGUST 31, 2025

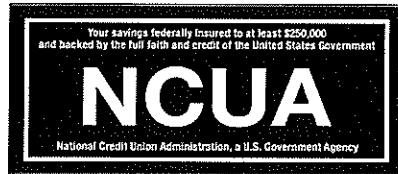
BALANCE SHEET

ASSETS

Loans to Members	\$	831,101,357
Loans Held for Sale		229,400
Investments		113,402,717
Cash		50,841,991
Non-Earning Assets		<u>36,964,201</u>
Total Assets	\$	<u>1,032,539,666</u>

LIABILITIES & EQUITY

Accounts/Notes Payable	\$	34,444,034
Member Deposits		901,523,633
Reserves & Equity		<u>96,571,999</u>
Total Liabilities & Equity	\$	<u>1,032,539,666</u>



Unused Commitments on Lines of Credit
Delinquent loans over 90 days past due
Employee Pension Plan Contribution
ending 8-31-2025

INCOME STATEMENT

INCOME

	<u>This Month</u>	<u>Year-to-Date</u>
Interest on Loans	\$ 3,864,687	29,836,306
Interest on Investments	298,429	2,644,880
Non-Interest Income	<u>1,141,526</u>	<u>8,278,243</u>
Total Income	<u>5,304,642</u>	<u>40,759,429</u>

EXPENSES

Interest Expense	64,325	845,960
Dividend Expense	1,189,626	9,481,323
Compensation & Benefits	1,525,010	12,532,429
Operations & Occupancy	1,054,726	8,136,151
Other Expenses	254,099	2,482,818
Provision for Loan Loss	<u>165,828</u>	<u>1,439,129</u>
Total Expenses	<u>4,253,614</u>	<u>34,917,810</u>

Net Income	\$ <u>1,051,028</u>	\$ <u>5,841,619</u>
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\$184,553,326
\$2,457,455
\$544,046

I certify to the best of my knowledge and belief that these Financial Statements are true and correct and present fairly the results of operations for the period covered.

CEO