

VERMONT FEDERAL CREDIT UNION
AUGUST 31, 2026

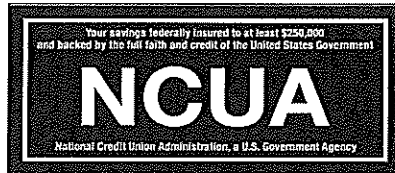
BALANCE SHEET

ASSETS

Loans to Members	\$	911,165,116
Loans Held for Sale		804,540
Investments		114,437,308
Cash		88,457,031
Non-Earning Assets		<u>41,563,500</u>
Total Assets	\$	<u>1,156,427,495</u>

LIABILITIES & EQUITY

Accounts/Notes Payable	\$	14,774,575
Member Deposits		1,023,262,979
Reserves & Equity		<u>118,389,941</u>
Total Liabilities & Equity	\$	<u>1,156,427,495</u>



Unused Commitments on Lines of Credit
Delinquent loans over 90 days past due
Employee Pension Plan Contribution
ending 08-31-2026

INCOME STATEMENT

INCOME

	<u>This Month</u>	<u>Year-to-Date</u>
Interest on Loans	\$ 4,313,188	33,899,097
Interest on Investments	542,201	3,553,698

Non-Interest income	<u>1,047,285</u>	<u>9,837,383</u>
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Total Income	<u>5,902,674</u>	<u>47,290,178</u>
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EXPENSES

Interest Expense	18	56,024
Dividend Expense	1,384,980	10,399,729
Compensation & Benefits	1,690,146	14,374,938
Operations & Occupancy	1,224,362	9,529,568
Other Expenses	376,934	4,161,597
Provision for Loan Loss	<u>151,215</u>	<u>1,741,377</u>

Total Expenses	<u>4,827,655</u>	<u>40,263,233</u>
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Net Income	\$ <u>1,075,019</u>	\$ <u>7,026,945</u>
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\$200,288,890
\$3,084,446
\$609,599

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 