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		41,563,500
Total Assets	$	1,156,427,495

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

INCOME STATEMENT

INCOME		This Month		Year-to-Date
Interest on Loans	$	4,313,188		33,899,097
Interest on Investments		542,201		3,553,698
Non-Interest Income		1,047,285		9,837,383
Total Income		5,902,674		47,290,178
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		151,215		1,741,377
Total Expenses		4,827,655		40,263,233
Net Income	$	1,075,019	$	7,026,945

Unused Commitments on Lines of Credit	$200,288,890
Delinquent loans over 90 days past due	$3,084,446
Employee Pension Plan Contribution ending 08-31-2026	$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