

VERMONT FEDERAL CREDIT UNION
JUNE 30, 2025

BALANCE SHEET

ASSETS	
Loans to Members	\$ 808,881,314
Loans Held for Sale	941,030
Investments	122,267,384
Cash	41,585,118
Non-Earning Assets	37,680,797
Total Assets	\$ 1,011,355,643

INCOME	
Interest on Loans	\$ 3,712,734
Interest on Investments	327,374
Non-Interest Income	992,981
Total Income	5,033,089

<u>Year-to-Date</u>
22,163,127
1,990,877
<u>6,111,100</u>
<u>30,265,104</u>



Unused Commitments on Lines of Credit
Delinquent loans over 90 days past due
Employee Pension Plan Contribution
ending 6-30-2025

\$179,453,633
\$2,630,474
\$410,054

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