VERMONT FEDERAL CREDIT UNION MAY 31, 2025

BALANCE SHEET

INCOME STATEMENT

ASSETS			INCOME	This Month	-	Year-to-Date
Loans to Members Loans Held for Sale Investments Cash	\$	805,499,867 1,067,484 124,126,716 47,996,377	Interest on Loans Interest on Investments	\$ 3,750,776 334,064		18,450,393 1,663,503
Non-Earning Assets		37,741,142	Non-Interest Income	966,505	_	5,118,119
Total Assets	\$	1.016,431,586	Total Income	5,051,345	20	25,232,015
LIABILITIES & EQUITY			EXPENSES			
Accounts/Notes Payable Member Deposits Reserves & Equity Total Liabilities & Equity	\$	32,523,170 891,253,643 92,654,773 1,016,431,586	Interest Expense Dividend Expense Compensation & Benefits Operations & Occupancy Other Expenses Provision for Loan Loss	87,857 1,196,124 1,590,196 1,019,068 310,221 164,302		639,152 5,949,360 7,861,004 5,028,513 1,534,247 970,709
			Total Expenses	4,367,768	_	21,982,985
Your savings federally insured to all least \$250,000 and backed by the full faith and credit of the United States Government			Net Income	\$ 683,577	\$_	3,249,030



Unused Commitments on Lines of Credit Delinquent loans over 90 days past due Employee Pension Plan Contribution ending 5-31-2025 \$179,776,919 \$1,991,533

\$344,237

I certify to the best of my knowledge and belief that these Financial Statements are true

CEO CEO