

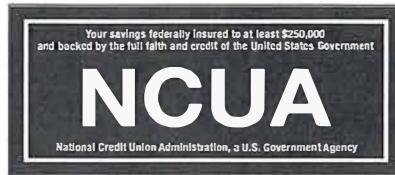
**VERMONT FEDERAL CREDIT UNION  
MAY 31, 2026**

**BALANCE SHEET**

ASSETS	
Loans to Members	\$ 904,045,132
Loans Held for Sale	782,500
Investments	99,396,199
Cash	106,266,205
Non-Earning Assets	<u>41,699,493</u>
<b>Total Assets</b>	<b>\$ <u>1,152,189,529</u></b>
LIABILITIES & EQUITY	
Accounts/Notes Payable	\$ 17,125,888
Member Deposits	1,019,213,066
Reserves & Equity	<u>115,850,575</u>
<b>Total Liabilities &amp; Equity</b>	<b>\$ <u>1,152,189,529</u></b>

**INCOME STATEMENT**

INCOME	<u>This Month</u>	<u>Year-to-Date</u>
Interest on Loans	\$ 4,278,242	20,987,993
Interest on Investments	419,150	2,055,345
Non-Interest Income	<u>1,176,607</u>	<u>6,607,063</u>
<b>Total Income</b>	<b><u>5,873,999</u></b>	<b><u>29,650,401</u></b>
EXPENSES		
Interest Expense	0	56,005
Dividend Expense	1,321,023	6,358,597
Compensation & Benefits	1,763,730	8,909,205
Operations & Occupancy	282,868	5,873,615
Other Expenses	1,275,682	3,085,148
Provision for Loan Loss	<u>280,488</u>	<u>1,267,234</u>
<b>Total Expenses</b>	<b><u>4,923,791</u></b>	<b><u>25,549,804</u></b>
<b>Net Income</b>	<b>\$ <u>950,208</u></b>	<b>\$ <u>4,100,597</u></b>



Unused Commitments on Lines of Credit  
Delinquent loans over 90 days past due  
Employee Pension Plan Contribution  
ending 05-31-2026

\$194,829,999  
\$3,742,453  
\$395,677

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