

VERMONT FEDERAL CREDIT UNION
SEPTEMBER 30, 2026

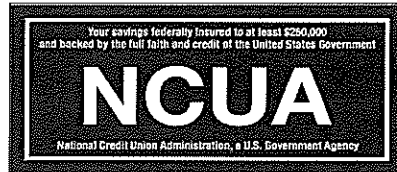
BALANCE SHEET

ASSETS

Loans to Members	\$	924,922,442
Loans Held for Sale		546,018
Investments		130,445,437
Cash		57,174,236
Non-Earning Assets		<u>41,978,472</u>
Total Assets	\$	<u>1,155,066,605</u>

LIABILITIES & EQUITY

Accounts/Notes Payable	\$	11,492,011
Member Deposits		1,025,558,344
Reserves & Equity		<u>118,016,250</u>
Total Liabilities & Equity	\$	<u>1,155,066,605</u>



Unused Commitments on Lines of Credit
 Delinquent loans over 90 days past due
 Employee Pension Plan Contribution
 ending 09-30-2026

INCOME STATEMENT

INCOME

	<u>This Month</u>	<u>Year-to-Date</u>
Interest on Loans	\$ 4,387,833	38,286,930
Interest on Investments	512,547	4,066,244
Non-Interest Income	<u>1,126,926</u>	<u>10,964,308</u>
Total Income	<u>6,027,306</u>	<u>53,317,482</u>

EXPENSES

Interest Expense	325	56,349
Dividend Expense	1,373,289	11,773,018
Compensation & Benefits	1,887,379	16,262,314
Operations & Occupancy	1,229,699	10,759,267
Other Expenses	282,468	4,444,066
Provision for Loan Loss	<u>210,249</u>	<u>1,951,626</u>
Total Expenses	<u>4,983,409</u>	<u>45,246,640</u>
Net Income	\$ <u>1,043,897</u>	\$ <u>8,070,842</u>

\$202,154,157
 \$2,500,267
 \$719,144

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