

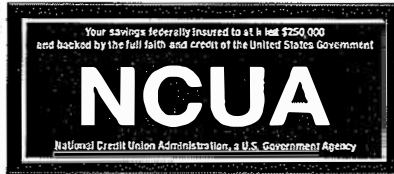
VERMONT FEDERAL CREDIT UNION
APRIL 30, 2025

BALANCE SHEET

ASSETS	
Loans to Members	\$ 803,257,364
Loans Held for Sale	875,514
Investments	128,498,359
Cash	29,706,113
Non-Earning Assets	<u>37,991,173</u>
Total Assets	\$ <u>1,000,328,523</u>
LIABILITIES & EQUITY	
Accounts/Notes Payable	\$ 32,360,220
Member Deposits	875,724,530
Reserves & Equity	<u>92,243,773</u>
Total Liabilities & Equity	\$ <u>1,000,328,523</u>

INCOME STATEMENT

INCOME	<u>This Month</u>	<u>Year-to-Date</u>
Interest on Loans	\$ 3,680,702	14,699,617
Interest on Investments	425,830	1,329,439
Non-Interest Income	<u>968,114</u>	<u>4,151,614</u>
Total Income	<u>5,074,646</u>	<u>20,180,670</u>
EXPENSES		
Interest Expense	106,583	551,295
Dividend Expense	1,184,154	4,753,235
Compensation & Benefits	1,640,095	6,270,807
Operations & Occupancy	1,032,586	4,009,445
Other Expenses	322,509	1,224,027
Provision for Loan Loss	<u>145,127</u>	<u>806,408</u>
Total Expenses	<u>4,431,054</u>	<u>17,615,217</u>
Net Income	\$ <u>643,592</u>	\$ <u>2,565,453</u>



Unused Commitments on Lines of Credit
 Delinquent loans over 90 days past due
 Employee Pension Plan Contribution
 ending 4-30-2025

\$178,739,208
 \$2,090,539
 \$279,833

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

