

LM FEDERAL CREDIT UNION
Balance Sheet Comparison - Detailed

Source1: Actual (12/2025)

Source2: Actual (12/2024)

	<u>Actual</u> <u>12/2025</u>	<u>Actual</u> <u>12/2024</u>	<u>Difference</u>	<u>% Change</u>
Assets				
Cash				
Checking Account	330,918	476,178	(145,260)	(30.51%)
Change Fund	328,547	316,422	12,125	3.83%
Petty Cash	200	200	0	0.00%
Total Cash:	\$659,665	\$792,800	(\$133,135)	(16.79%)
Investments				
US Government Obligations	0	0	0	N/A
Federal Agencies Securities	0	0	0	N/A
Corporate Central CUs	7,104,936	9,317,165	(2,212,229)	(23.74%)
Commercial Banks	4,486,226	4,286,494	199,732	4.66%
S & L	3,675,000	3,430,000	245,000	7.14%
Other CUs	1,228,000	1,228,000	0	0.00%
Loans to CUs	0	0	0	N/A
Other Investments	199,684	191,800	7,884	4.11%
Asset Balancing Account	0	0	0	N/A
Total Investments:	\$16,693,845	\$18,453,459	(\$1,759,614)	(9.54%)
Unreal G/L AFS Invest	0	0	0	N/A
Net Total Investments	\$16,693,845	\$18,453,459	(\$1,759,614)	(9.54%)
Loans				
Real Estate Loans				
1st Mortgage Loans	1,868,754	2,090,628	(221,874)	(10.61%)
2nd Mortgage Loans	3,892,148	2,954,246	937,902	31.75%
Home Equity Loans	13,437,244	11,472,047	1,965,197	17.13%
Total Real Estate Loans:	\$19,198,147	\$16,516,921	\$2,681,226	16.23%
Line of Credit Loans				
Line Of Credit - OD	0	0	0	N/A
Line Of Credit - CC	693,153	632,239	60,914	9.63%
Total Line of Credit Loans:	\$693,153	\$632,239	\$60,914	9.63%
Other Loans				
Share Secured Loans	202,613	123,083	79,530	64.61%
Unsecured Loans	1,204,712	1,341,661	(136,949)	(10.21%)

LM FEDERAL CREDIT UNION
Balance Sheet Comparison - Detailed

Source1: Actual (12/2025)

Source2: Actual (12/2024)

	<u>Actual</u> <u>12/2025</u>	<u>Actual</u> <u>12/2024</u>	<u>Difference</u>	<u>% Change</u>
Motor Vehicle Loans	17,734,760	17,368,782	365,978	2.11%
Other Loans	2,428,281	2,243,700	184,581	8.23%
Total Other Loans:	\$21,570,365	\$21,077,226	\$493,139	2.34%
Total Loans:	\$41,461,666	\$38,226,386	\$3,235,280	8.46%
Allowance for Loan Loss	(137,121)	(110,562)	(26,559)	(24.02%)
Net Total Loans	\$41,324,545	\$38,115,824	\$3,208,721	8.42%
Non-Interest Bearing Assets				
Fixed Assets				
Land & Building	0	0	0	N/A
Furniture & Fixtures	51,905	56,559	(4,654)	(8.23%)
Data Processing Equipment	8,399	21,947	(13,548)	(61.73%)
Total Fixed Assets:	\$60,305	\$78,506	(\$18,201)	(23.18%)
Other Assets				
Share Insurance Fund	527,131	500,105	27,026	5.40%
Other Assets	200,035	156,141	43,894	28.11%
Other Real Estate Owned	0	0	0	N/A
Total Other Assets:	\$727,167	\$656,247	\$70,920	10.81%
Total Non-Interest Bearing Assets:	\$787,471	\$734,753	\$52,718	7.17%
Total Assets:	\$59,465,526	\$58,096,836	\$1,368,690	2.36%
Liabilities Shares and Equity				
Liabilities				
Borrowings				
Other Borrowed Funds	0	0	0	N/A
Liability Balancing Account	0	0	0	N/A
Total Borrowings:	\$0	\$0	\$0	N/A
Other Liabilities				
Div Payable - Reg/Club	0	0	0	N/A
Interest Payable - IRAs	(20)	0	(20)	
Accounts Payable	59,583	59,123	460	0.78%
Other Liabilities	135,209	112,214	22,995	20.49%
Total Other Liabilities:	\$194,773	\$171,337	\$23,436	13.68%
Total Liabilities:	\$194,773	\$171,337	\$23,436	13.68%

LM FEDERAL CREDIT UNION
Balance Sheet Comparison - Detailed

Source1: Actual (12/2025)

Source2: Actual (12/2024)

	<u>Actual</u> <u>12/2025</u>	<u>Actual</u> <u>12/2024</u>	<u>Difference</u>	<u>% Change</u>
Shares				
Regular Shares	26,651,625	26,412,077	239,548	0.91%
Club Accounts	226,397	274,594	(48,197)	(17.55%)
Share Draft Accts	7,458,730	7,564,466	(105,736)	(1.40%)
Money Market Accts	6,144,069	6,677,895	(533,826)	(7.99%)
Share Certificates	9,559,554	8,546,615	1,012,939	11.85%
IRA	2,121,675	2,289,533	(167,858)	(7.33%)
Total Shares:	<u>\$52,162,050</u>	<u>\$51,765,179</u>	<u>\$396,871</u>	<u>0.77%</u>
Equity				
Regular Reserves	343,397	343,397	0	0.00%
Undivided Earnings	6,765,307	5,816,923	948,384	16.30%
Net Income/(Loss)	0	0	0	N/A
Total Equity:	<u>\$7,108,704</u>	<u>\$6,160,320</u>	<u>\$948,384</u>	<u>15.40%</u>
Total Liabilities Shares and Equity:	<u>\$59,465,526</u>	<u>\$58,096,836</u>	<u>\$1,368,690</u>	<u>2.36%</u>