

HCFSI Consolidated (000's Om		neet	HCFSI Consolidated Report of Income (000's Omitted)			Huron Community Bank Financial Highlights			
	(Unaudited)	(Unaudited)		(Unaudited)	(Unaudited)			(Unaudited)	(Unaudited)
ASSETS	6/30/2025	6/30/2024	Six Months Ended	6/30/2025	6/30/2024	PROFITABILIT	ГҮ	6/30/2025	6/30/2024
Cash & Due From Banks	\$ 38,653	\$ 49,126	Interest on Loans	\$ 5,328	\$ 4,654	Net Income (In	thousands)	\$ 779	\$ 772
Investment Securities	90,973	101,135	Interest on Investments	1,562	2,178	Return on Asse	ets - YTD Annualized	0.50%	0.47%
Total Loans	180,800	160,149	TOTAL INTEREST INCOME	6,891	6,832	Return on Equ	ity - YTD Annualized	6.91%	7.60%
Allowance for Loan Loss	(2,790)	(2,430)				Net Interest Ma	argin - YTD Annualized	3.68%	3.02%
Net Loans	178,010	157,719	INTEREST EXPENSE	1,744	2,305				
Bank Premises & Equipment	3,118	3,444							
Accrued Interest Receivable	1,077	1,348	NET INTEREST INCOME	5,147	4,527				
Intangible Assets	405	405							
Other Assets	13,655	12,808	Fees on Loans	166					
			Other Income	498	537	SELECTED BA	ALANCES (In Thousands)		
TOTAL ASSETS	\$ 335,891	\$ 325,986							
			Total Other Operating Income	664	702	Total Assets Total Loans		\$ 324,711	
								\$ 180,764	
LIABILITIES & EQUITY			Salaries and Benefits (net)	2,464	2,333	Total Deposits		\$ 274,415	\$ 273,663
			Fixed Expense	586	554	Stockholder's E	Equity	\$ 23,336	\$ 20,406
Total Deposits	\$ 274,289	\$ 273,615	Variable Expense	1,694	1,553				
Repurchase Agreements	6,617	3,242	Loan Loss Provision	285	0	HURO	ON COMMUNITY FIN	IANCIAL SER	VICES, INC.
FHLB/FRB Borrowings	18,000	25,000	Loss (Gain) on Assets	0	0		BOARD OF	DIRECTORS	
Other Liabilities	2,365	2,565					David H. Coo	ok, Chairman	
			Other Operating Expense	5,029	4,440		Brenden A. Stepher Alan J. St	nson, Vice Chairr ephenson	nan
TOTAL LIABILITIES	301,271	304,422					Matthew \	N. Buresh	
								Thibault ichardson	
	550	540	INCOME BEFORE INCOME TAXES	782	789	Wayne [. Bigelow	
Common Stock	550		SESSEDAL INCOME TAVEO	60	00			A. Eling	
Surplus Patained Farnings	16,504		FEDERAL INCOME TAXES	62	66		DIRECTORS Monty I		
Retained Earnings Unrealized Gain(Loss) Inv. Sec. AFS	12,784 (5,218)		NET INCOME	\$ 720	\$ 723			. Kruttlin . Beneson	
Officialized Gain(Loss) inv. 666.74 5	(0,210)	(1,010)	INET TROOTER	Ψ ,	Ψ , 2.5			B. Huck). Elliott	
TOTAL SHAREHOLDERS EQUITY	24,620	21,564	Basic Earnings Per Share	\$ 1.31	\$ 1.31				
			Book Value Per Share	\$ 44.80	\$ 39.79				
TOTAL LIABILITIES & EQUITY	\$ 325,891	\$ 325,986	Cash Dividends Declared Per Share	\$ 0.90	\$ 0.90				
East Tawas Office		Oscoda Office		AuGres Office		West Branch Office			
(989) 362-6700			(989) 739-9125		(989) 876-8068		(989) 343-1050		
Tawas City Office			Lincoln Office			lle Office		Rose City Office	
(989) 362-8671			(989) 736-6727		(989) 724-6719		(989) 685-1169		