



HURON
COMMUNITY
BANK



HCFSI Consolidated Balance Sheet (000's Omitted)			HCFSI Consolidated Report of Income (000's Omitted)			Huron Community Bank Financial Highlights		
	(Unaudited) 9/30/2026	(Unaudited) 9/30/2025	Nine Months Ended	(Unaudited) 9/30/2026	(Unaudited) 9/30/2025	PROFITABILITY	(Unaudited) 9/30/2026	(Unaudited) 9/30/2025
ASSETS								
Cash & Due From Banks	\$ 30,087	\$ 44,670	Interest on Loans	\$ 9,549	\$ 8,349	Net Income (In thousands)	\$ 1,700	\$ 1,362
Investment Securities	84,605	93,325	Interest on Investments	2,295	2,313	Return on Assets - YTD Annualized	0.70%	0.58%
Total Loans	206,918	185,301	TOTAL INTEREST INCOME	11,844	10,662	Return on Equity - YTD Annualized	8.95%	7.91%
Allowance for Loan Loss	(3,578)	(3,061)				Net Interest Margin - YTD Annualized	3.98%	3.81%
Net Loans	203,340	182,240	INTEREST EXPENSE	3,018	2,607			
Bank Premises & Equipment	3,242	3,045						
Accrued Interest Receivable	1,857	1,421	NET INTEREST INCOME	8,826	8,056			
Intangible Assets	405	405						
Other Assets	15,291	13,074	Fees on Loans	303	277			
			Other Income	966	778	SELECTED BALANCES (In Thousands)		
TOTAL ASSETS	\$ 338,826	\$ 338,181						
			Total Other Operating Income	1,270	1,055	Total Assets	\$ 337,585	\$ 336,996
						Total Loans	\$ 206,964	\$ 185,297
LIABILITIES & EQUITY			Salaries and Benefits (net)	4,072	3,679	Total Deposits	\$ 292,645	\$ 303,459
			Fixed Expense	970	883	Stockholder's Equity	\$ 24,717	\$ 24,541
Total Deposits	\$ 292,401	\$ 303,246	Variable Expense	2,822	2,560	<div>HURON COMMUNITY FINANCIAL SERVICES, INC.</div> <div>BOARD OF DIRECTORS</div> <div>David H. Cook, Chairman Brenden A. Stephenson, Vice Chairman Alan J. Stephenson Matthew W. Buresh Gary J. Thibault Larry J. Richardson Jeremy R. Card Josh A. Eling</div> <div>DIRECTORS EMERITUS</div> <div>Robert M. Beneson Thomas B. Huck Mark D. Elliott Wayne D. Bigelow</div>		
Repurchase Agreements	7,714	6,637	Loan Loss Provision	295	555			
FHLB/FRB Borrowings	10,000	0	Loss (Gain) on Assets	(2)	0			
Other Liabilities	2,759	2,375						
			Other Operating Expense	8,158	7,677			
TOTAL LIABILITIES	312,874	312,259						
			INCOME BEFORE INCOME TAXES	1,938	1,434			
Common Stock	554	542						
Surplus	16,742	15,982	FEDERAL INCOME TAXES	322	150			
Retained Earnings	14,205	13,107						
Unrealized Gain(Loss) Inv. Sec. AFS	(5,549)	(3,708)	NET INCOME	\$ 1,616	\$ 1,283			
TOTAL SHAREHOLDERS EQUITY	25,953	25,922	Basic Earnings Per Share	\$ 2.92	\$ 2.34			
			Book Value Per Share	\$ 46.82	\$ 47.87			
TOTAL LIABILITIES & EQUITY	\$ 338,826	\$ 338,181	Cash Dividends Declared Per Share	\$ 1.90	\$ 1.70			
East Tawas Office (989) 362-6700			Oscoda Office (989) 739-9125			AuGres Office (989) 876-8068		
Tawas City Office (989) 362-8671			Lincoln Office (989) 736-6727			Harrisville Office (989) 724-6719		
						West Branch Office (989) 343-1050		
						Rose City Office (989) 685-1169		