



**HURON  
COMMUNITY  
BANK**

**HCFSI Consolidated Balance Sheet**  
(000's Omitted)

**HCFSI Consolidated Report of Income**  
(000's Omitted)

**Huron Community Bank**  
**Financial Highlights**

ASSETS	(Unaudited) 3/31/2026	(Unaudited) 3/31/2025	Three Months Ended	(Unaudited) 3/31/2026	(Unaudited) 3/31/2025	PROFITABILITY	(Unaudited) 3/31/2026	(Unaudited) 3/31/2025
Cash & Due From Banks	\$ 19,696	\$ 29,830	Interest on Loans	\$ 3,063	\$ 2,565	Net Income (In thousands)	\$ 469	\$ 346
Investment Securities	91,712	93,569	Interest on Investments	748	786	Return on Assets - YTD Annualized	0.59%	0.45%
Total Loans	190,864	168,474	TOTAL INTEREST INCOME	3,812	3,352	Return on Equity - YTD Annualized	7.26%	6.23%
Allowance for Loan Loss	(3,394)	(2,688)	INTEREST EXPENSE	888	864	Net Interest Margin - YTD Annualized	3.95%	3.59%
Net Loans	187,470	165,786	NET INTEREST INCOME	2,924	2,488			
Bank Premises & Equipment	2,853	3,172	Fees on Loans	82	78			
Accrued Interest Receivable	1,489	1,118	Other Income	252	243	SELECTED BALANCES (In Thousands)		
Intangible Assets	405	405	Total Other Operating Income	334	321	Total Assets	\$ 316,245	\$ 305,148
Other Assets	13,847	12,440	Salaries and Benefits (net)	1,356	1,242	Total Loans	\$ 190,864	\$ 168,474
<b>TOTAL ASSETS</b>	<b>\$ 317,472</b>	<b>\$ 306,321</b>	Fixed Expense	337	298	Total Deposits	\$ 272,200	\$ 276,617
			Variable Expense	962	883	Stockholder's Equity	\$ 25,016	\$ 22,905
LIABILITIES & EQUITY			Loan Loss Provision	115	105			
Total Deposits	\$ 272,006	\$ 276,597	Loss (Gain) on Assets	0	0			
Repurchase Agreements	6,915	3,612	Other Operating Expense	2,769	2,479			
FHLB/FRB Borrowings	10,000	0	INCOME BEFORE INCOME TAXES	489	330			
Other Liabilities	2,174	2,041	FEDERAL INCOME TAXES	53	17			
<b>TOTAL LIABILITIES</b>	<b>291,096</b>	<b>282,250</b>	NET INCOME	\$ 436	\$ 313			
Common Stock	554	548	Basic Earnings Per Share	\$ 0.79	\$ 0.57			
Surplus	16,743	16,398	Book Value Per Share	\$ 49.83	\$ 43.96			
Retained Earnings	13,510	12,618	Cash Dividends Declared Per Share	\$ 0.45	\$ 0.45			
Unrealized Gain(Loss) Inv. Sec. AFS	(4,430)	(5,494)						
<b>TOTAL SHAREHOLDERS EQUITY</b>	<b>26,377</b>	<b>24,070</b>						
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>\$ 317,472</b>	<b>\$ 306,321</b>						

**HURON COMMUNITY FINANCIAL SERVICES, INC.**

**BOARD OF DIRECTORS**

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

**DIRECTORS EMERITUS**

Monty L. Kruttlin  
Robert M. Beneson  
Thomas B. Huck  
Mark D. Elliott  
Wayne D. Bigelow

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