

Cash & Due From Banks \$4,4670's 60,895 forest on Loans \$3.349 \$7,278 Net Interest in Households \$9,002024 \$9,002024 \$9,002025 \$9,002024 \$9,002025 \$9,002024 \$9,002024 \$9,002025 \$9,002024 \$9	HCFSI Consolidated (000's Om		neet	HCFSI Consolidated Report of Income (000's Omitted)				Huron Community Bank Financial Highlights			
Investment Securities 93.325 102,175 Interest on Investments 2.313 3.266 Return on Assets - YTD Annualized 0.58% 0.50%	ASSETS	,	` ,	Nine Months Ended			PROFITABILITY	PROFITABILITY		` ′	
Total Loans	Cash & Due From Banks	\$ 44,670	\$ 60,895	Interest on Loans	\$ 8,349	\$ 7,278	Net Income (In thousa	ands)	\$ 1,362	\$ 1,237	
Total Loans	Investment Securities	93,325	102,175	Interest on Investments	2,313	3,266	Return on Assets - YT	ΓD Annualized	0.58%	0.50%	
Allowance for Loan Loss 18,240 162,241 INTEREST EXPENSE 2,807 3,500 Net Interest Margin - YTD Annualized 3,81% 3,15%	Total Loans			TOTAL INTEREST INCOME			•	D Annualized	7.91%	8.02%	
Net Loens	Allowance for Loan Loss						· •		3.81%	3.15%	
Accrued Interest Receivable Internation Assets 1,421 1,202 405	Net Loans			INTEREST EXPENSE	2,607	3,500					
Accrued Interest Receivable Internation Assets 1,421 1,202 405	Bank Premises & Equipment	3,045	3,349								
Intangible Assets 405 405 13,074 12,035 Fees on Loans Chief Income 778 799 SELECTED BALANCES (in Thousands)	1 1				8,056	7,045					
TOTAL ASSETS \$ 338,181 \$ 342,304 Total Other Operating Income 1,055 1,062 Total Assets \$ 336,996 \$ 341,167 Total Loans \$ 185,297 \$ 164,712 \$ 104 Deposits \$ 303,246 \$ 303,100 Variable Expense \$ 883 \$ 845 Stockholder's Equity \$ 24,541 \$ 22,909 \$ 2,356 Total Deposits \$ 303,496 \$ 303,100 Variable Expense \$ 2,560 \$ 2,338 \$ 45 Stockholder's Equity \$ 24,541 \$ 22,909 \$ 2,000 \$ 2,00	Intangible Assets										
Total Color Total Assets Salaries and Benefits (net) Salar	Other Assets	13,074	12,035	Fees on Loans							
Total Other Operating Income		122.404		Other Income	778	799	SELECTED BALANCE	ES (In Thousands))		
Common Stock Sale	TOTAL ASSETS	\$ 338,181	\$ 342,304								
Salaries and Benefits (net) Salaries and Benefits (net) Fixed Expense 883 845 Stockholder's Equity Salaries				Total Other Operating Income	1,055	1,062					
Fixed Expense Fixed Expense 883 845 Stockholder's Equity \$ 24,541 \$ 22,909	7			1							
Total Deposits \$ 303,246 \$ 303,100 Variable Expense 2,560 2,328 Repurchase Agreements 6,637 3,087 Loan Loss Provision 555 90 PHLB/FRB Borrowings 0 10,000 Loss (Gain) on Assets 0 0 0	LIABILITIES & EQUITY			(,			•				
Repurchase Agreements				· ·					\$ 24,541	\$ 22,909	
PHLB/FRB Borrowings	·			·				CONTRACTO EII	OLAL CED	TOTO INO	
Other Liabilities 2,375 1,990 Other Operating Expense 7,677 6,825 BOARD OF DIRECTORS David H. Cook, Chairman Brenden A. Stephenson, Vice Chairman Halman A. Stephenson, Vice Chairman Brenden A. Stephenson, Vice Chairman Halman A. Stephenson, Vice Chairman Brenden A. Stephenson, Vice Chairman Halman A. Stephenson, Vice Chairman Brenden A. Stephenson Brenden A. Stephenson Brenden A. Stephenson Indicates a part of the Alam Stephenson Brenden A. Stephens	, •	,	·				HUKUN CC	OMMUNITY FIR	NANCIAL SEK	VICES, INC.	
Other Operating Expense	· ·	_		, ,	0	0					
TOTAL LIABILITIES 312,259 318,178 31	Other Liabilities	2,3/5	1,990		7.677	6 005	Br			man	
Common Stock	TOTAL LIADUITICO	242.250	210 170		1,011	0,8∠5	5.0	Alan J. St	tephenson	Ilaii	
Common Stock 542 542 542 542 Surplus 15,982 16,092 FEDERAL INCOME TAXES 150 110 Steeling Jeremy R. Card DIRECTORS EMERITUS	1019T FIABILITIE2	312,209	378,170								
Common Stock				INCOME REFORE INCOME TAXES	1 434	1 282		Larry J. F	Richardson		
Surplus 15,982 16,092 FEDERAL INCOME TAXES 150 110 Jeremy R. Card Retained Earnings 13,107 12,521 DIRECTORS EMERITUS Unrealized Gain(Loss) Inv. Sec. AFS (3,708) (5,030) NET INCOME \$ 1,283 \$ 1,171 Robert M. Beneson Thomas B. Huck Mark D. Elliott TOTAL SHAREHOLDERS EQUITY 25,922 24,126 Basic Earnings Per Share Book Value Per Share \$ 47.87 \$ 44.50 West Branch Office TOTAL LIABILITIES & EQUITY \$ 338,181 \$ 342,304 Cash Dividends Declared Per Share \$ 1.35 \$ 1.35 West Branch Office (989) 362-6700 (989) 739-9125 (989) 876-8068 (989) 343-1050 Tawas City Office Lincoln Office Harrisville Office Rose City Office	Common Stock	542	542		1,707	1,202		Josh A	A. Eling		
Retained Earnings					150	110					
Unrealized Gain(Loss) Inv. Sec. AFS (3,708) (5,030) NET INCOME \$ 1,283 \$ 1,171 TOTAL SHAREHOLDERS EQUITY 25,922 24,126 Basic Earnings Per Share Book Value Per Share Sok Value Per Share	·										
TOTAL SHAREHOLDERS EQUITY 25,922 24,126 Basic Earnings Per Share Book Value Per Share Cash Dividends Declared Per Share (989) 362-6700 Tawas City Office Lincoln Office Basic Earnings Per Share \$ 2.34 \$ 2.14 \$ 47.87 \$ 44.50 \$ 1.35 \$ 1.35 AuGres Office (989) 876-8068 West Branch Office (989) 343-1050 Harrisville Office Rose City Office	<u> </u>			NET INCOME	\$ 1,283	\$ 1,171		Robert M	1. Beneson		
Book Value Per Share Cash Dividends Declared Per Share \$ 47.87 \$ 44.50											
TOTAL LIABILITIES & EQUITY \$ 338,181 \$ 342,304	TOTAL SHAREHOLDERS EQUITY	25,922	24,126	Basic Earnings Per Share	\$ 2.34						
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 Harrisville Office Rose City Office					\$ 47.87						
(989) 362-6700 (989) 739-9125 (989) 876-8068 (989) 343-1050 Tawas City Office Lincoln Office Harrisville Office Rose City Office	TOTAL LIABILITIES & EQUITY	\$ 338,181	\$ 342,304	Cash Dividends Declared Per Share	\$ 1.35	\$ 1.35					
(989) 362-6700 (989) 739-9125 (989) 876-8068 (989) 343-1050 Tawas City Office Lincoln Office Harrisville Office Rose City Office	Fact Tawas Office			Occado Offico		AuGre	o Office		West Branch	Office	
									Book City ()ffice	
	(989) 362-8671			(989) 736-6727		(989) 724-6719					