

## Highlights of 2022 Financial Results

Based on unaudited financial results to September 30th, 2022

	Balance at September 30th, 2022 \$000s	Year to date growth as a %
Assets	4,625,004	0.15%
Loans	3,633,556	3.05%
Deposits	4,206,608	-0.54%
Members' equity	343,503	4.42%
	Year to date \$000s	As a % of assets
Interest revenues	95,813	2.77%
Cost of funds	52,860	1.53%
Financial margin	42,953	1.24%
Operating expenses	34,718	1.00%
Less other revenues	16,118	0.47%
Net operating expenses	18,600	0.54%
Gross operating margin	24,353	0.70%
Provision for loan losses	1,260	0.04%
Refund service fees	4,953	0.14%
Income tax expense	4,898	0.14%
Net income	13,243	0.38%