

Highlights of 2022 Financial Results

Based on unaudited financial results to December 31st, 2022

| | Balance at December 31st, 2022 | Year to date growth |
|----------------------------------|---------------------------------------|----------------------------|
| | \$000s | as a % |
| Assets | 4,623,096 | 0.11% |
| Loans | 3,654,075 | 3.63% |
| Deposits | 4,203,856 | -0.60% |
| Members' equity | 348,207 | 5.85% |
| | Year to date | As a % of |
| | \$000s | assets |
| Interest revenues | 137,768 | 2.98% |
| Cost of funds | 80,197 | 1.73% |
| Financial margin | 57,570 | 1.25% |
| Operating expenses | 46,258 | 1.00% |
| Less other revenues | 21,536 | 0.47% |
| Net operating expenses | 24,723 | 0.53% |
| Gross operating margin | 32,848 | 0.71% |
| Provision for loan losses | 1,608 | 0.03% |
| Refund service fees | 6,657 | 0.14% |
| Income tax expense | 6,638 | 0.14% |
| Net income | 17,946 | 0.39% |