

Highlights of 2023 Financial Results

Based on unaudited financial results to March 31, 2023

	Balance at March 31st, 2023	Year to date growth
	\$000s	as a %
Assets	4,686,442	1.33%
Loans	3,682,408	0.78%
Deposits	4,271,685	1.61%
Members' equity	352,514	0.92%
	Year to date	As a % of
	\$000s	assets
Interest revenues	44,736	3.87%
Cost of funds	31,170	2.70%
Financial margin	13,566	1.17%
Operating expenses	12,583	1.09%
Less other revenues	5,245	0.45%
Net operating expenses	7,338	0.63%
Gross operating margin	6,228	0.54%
Provision for loan losses	198	0.02%
Refund service fees	1,637	0.14%
Income tax expense	1,186	0.10%
Net income	3,207	0.28%