

Highlights of 2023 Financial Results

Based on unaudited financial results to September 30, 2023

	Balance at September 30th, 2023 \$000s	Year to date growth as a %
Assets	4,747,245	2.65%
Loans	3,727,995	2.02%
Deposits	4,318,438	2.73%
Members' equity	359,989	3.06%
	Year to date \$000s	As a % of assets
Interest revenues	144,701	4.08%
Cost of funds	101,929	2.87%
Financial margin	42,773	1.20%
Operating expenses	39,757	1.12%
Less other revenues	16,903	0.48%
Net operating expenses	22,854	0.64%
Gross operating margin	19,918	0.56%
Provision for loan losses	594	0.02%
Refund service fees	5,139	0.14%
Income tax expense	3,830	0.11%
Net income	10,355	0.29%