

## Highlights of 2022 Financial Results

Based on unaudited financial results to March 31st, 2022

	<b>Balance at March 31st, 2022</b>	<b>Year to date growth</b>
	<b>\$000s</b>	<b>as a %</b>
<b>Assets</b>	4,602,587	-0.34%
<b>Loans</b>	3,559,679	0.96%
<b>Deposits</b>	4,211,332	-0.43%
<b>Members' equity</b>	334,693	1.34%
	<b>Year to date</b>	<b>As a % of</b>
	<b>\$000s</b>	<b>assets</b>
<b>Interest revenues</b>	27,941	2.46%
<b>Cost of funds</b>	13,917	1.23%
<b>Financial margin</b>	14,024	1.24%
<b>Operating expenses</b>	11,055	0.97%
<b>Less other revenues</b>	5,087	0.45%
<b>Net operating expenses</b>	5,968	0.53%
<b>Gross operating margin</b>	8,056	0.71%
<b>Provision for loan losses</b>	420	0.04%
<b>Refund service fees</b>	1,565	0.14%
<b>Income tax expense</b>	1,639	0.14%
<b>Net income</b>	4,432	0.39%