

## Highlights of 2021 Financial Results

Based on unaudited financial results to September 30th, 2021

	Balance at September 30th, 2021 \$000s	Year to date growth as a %
<b>Assets</b>	4,616,857	5.53%
<b>Loans</b>	3,480,189	3.37%
<b>Deposits</b>	4,230,902	5.09%
<b>Members' equity</b>	323,903	4.86%
	Year to date \$000s	As a % of assets
<b>Interest revenues</b>	84,084	2.43%
<b>Cost of funds</b>	44,554	1.29%
<b>Financial margin</b>	39,530	1.14%
<b>Operating expenses</b>	31,251	0.90%
<b>Less other revenues</b>	16,763	0.49%
<b>Net operating expenses</b>	14,488	0.42%
<b>Gross operating margin</b>	25,042	0.73%
<b>Provision for loan losses</b>	1,053	0.03%
<b>Refund service fees</b>	4,872	0.14%
<b>Income tax expense</b>	5,162	0.15%
<b>Net income</b>	13,955	0.40%