

Highlights of 2021 Financial Results

Based on unaudited financial results to June 30th, 2021

	Balance at June 30th, 2021 \$000s	Year to date growth as a %
Assets	4,576,672	4.61%
Loans	3,404,259	1.12%
Deposits	4,216,688	4.74%
Members' equity	319,159	3.13%
	Year to date \$000s	As a % of assets
Interest revenues	55,865	2.46%
Cost of funds	29,974	1.32%
Financial margin	25,891	1.14%
Operating expenses	20,664	0.91%
Less other revenues	11,276	0.50%
Net operating expenses	9,388	0.41%
Gross operating margin	16,503	0.73%
Provision for loan losses	702	0.03%
Refund service fees	3,183	0.14%
Income tax expense	3,407	0.15%
Net income	9,211	0.41%