

## Highlights of 2021 Financial Results

Based on unaudited financial results to March 31st, 2021

	<b>Balance at March 31st, 2021</b>	<b>Year to date growth</b>
	<b>\$000s</b>	<b>as a %</b>
<b>Assets</b>	4,427,962	1.21%
<b>Loans</b>	3,363,914	-0.08%
<b>Deposits</b>	4,073,631	1.18%
<b>Members' equity</b>	314,615	1.85%
	<b>Year to date</b>	<b>As a % of</b>
	<b>\$000s</b>	<b>assets</b>
<b>Interest revenues</b>	27,983	2.56%
<b>Cost of funds</b>	15,085	1.38%
<b>Financial margin</b>	12,898	1.18%
<b>Operating expenses</b>	10,260	0.94%
<b>Less other revenues</b>	5,650	0.52%
<b>Net operating expenses</b>	4,610	0.42%
<b>Gross operating margin</b>	8,288	0.76%
<b>Provision for loan losses</b>	351	0.03%
<b>Refund service fees</b>	1,543	0.14%
<b>Income tax expense</b>	1,726	0.16%
<b>Net income</b>	4,668	0.43%