

Highlights of 2025

Financial Results

Based on unaudited financial results to March 30, 2025

| | Balance at March 30th, 2025 \$000s | Year to date growth as a % |
|---------------------------|---------------------------------------|-------------------------------|
| Assets | 4,999,783 | 0.41% |
| Loans | 3,892,898 | 1.70% |
| Deposits | 4,566,226 | 0.34% |
| Members' equity | 381,273 | 0.92% |
| | Year to date \$000s | As a % of assets |
| Interest revenues | 51,361 | 4.17% |
| Cost of funds | 36,049 | 2.92% |
| Financial margin | 15,312 | 1.24% |
| Operating expenses | 15,216 | 1.23% |
| Less other revenues | 6,085 | 0.49% |
| Net operating expenses | 9,131 | 0.74% |
| Gross operating margin | 6,181 | 0.50% |
| Provision for loan losses | 72 | 0.01% |
| Refund service fees | 1,946 | 0.16% |
| Income tax expense | 1,124 | 0.09% |
| Net income | 3,039 | 0.25% |

