

# Highlights of 2025

## Financial Results

Based on unaudited financial results to June 30, 2025

	Balance at June 30th, 2025 \$000s	Year to date growth as a %
Assets	5,058,085	1.58%
Loans	3,948,066	3.14%
Deposits	4,615,013	1.41%
Members' equity	386,796	2.38%
	Year to date \$000s	As a % of assets
Interest revenues	103,001	4.11%
Cost of funds	70,521	2.81%
Financial margin	32,480	1.29%
Operating expenses	29,280	1.17%
Less other revenues	12,728	0.51%
Net operating expenses	16,552	0.66%
Gross operating margin	15,928	0.64%
Provision for loan losses	144	0.01%
Refund service fees	4,054	0.16%
Income tax expense	3,167	0.13%
Net income	8,562	0.34%

