

Highlights of 2025 Financial Results

Based on unaudited financial results to December 31, 2025

	Balance at December 31st, 2025	Year to date growth
	\$000s	as a %
Assets	5,123,349	2.89%
Loans	4,138,428	8.11%
Deposits	4,676,575	2.76%
Members' equity	395,326	4.53%
	Year to date	As a % of
	\$000s	assets
Interest revenues	207,240	5.41%
Cost of funds	137,076	3.58%
Financial margin	70,163	1.83%
Operating expenses	68,993	1.80%
Less other revenues	32,701	0.85%
Net operating expenses	36,291	0.95%
Gross operating margin	33,872	0.88%
Provision for loan losses	2,245	0.06%
Refund service fees	8,213	0.21%
Income tax expense	6,322	0.16%
Net income	17,093	0.45%

