

Statements of Financial Condition (\$000s)

February 2023 (unaudited)

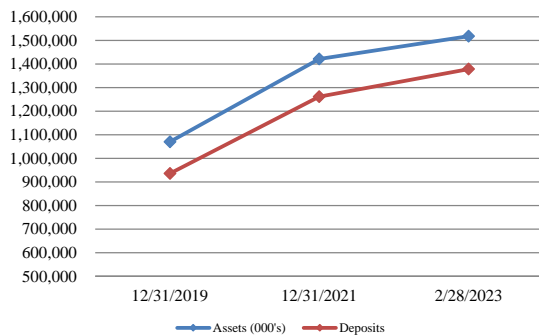
ASSETS	February 2023	February 2022
Cash and cash equivalents	\$ 95,697	\$ 173,100
Loans to members, net	1,012,269	885,398
Investments	316,265	329,969
Fixed assets	35,190	28,018
Other assets	58,456	41,930
Total Assets	\$ 1,517,877	\$ 1,458,415
LIABILITIES AND MEMBERS' EQUITY		
Liabilities		
Member shares	\$ 1,378,180	\$ 1,300,037
Accrued expenses and other liabilities	17,721	18,642
Total Liabilities	1,395,901	1,318,679
Members' Equity		
Regular reserves & undivided earnings	121,976	139,736
Total Members' Equity	121,976	139,736
Total Liabilities and Members' Equity	\$ 1,517,877	\$ 1,458,415

Statements of Income (YTD)

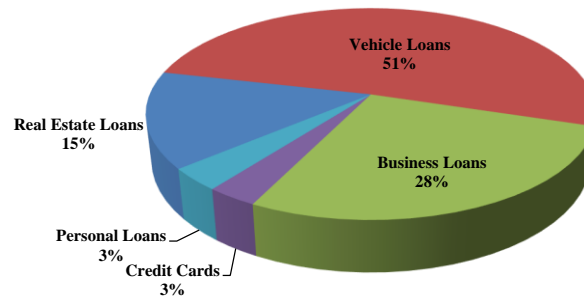
February 2023 (unaudited)

	February 2023	February 2022
Interest on loans to members	\$ 7,948,943	\$ 4,884,262
Interest on investments and cash equivalents	1,389,340	755,558
Total Interest Income	9,338,283	5,639,820
Dividends on members' shares	(1,852,955)	(1,072,029)
Interest on borrowed funds	-	(26,542)
Net Interest Income	7,485,328	4,541,249
Provision for Loan Losses	(502,520)	-
Net Interest Income After Provision	6,982,808	4,541,249
Fees and other income	2,244,662	3,651,424
Compensation and other operating expense	(8,166,459)	(7,080,145)
Net Operating Income	\$ 1,061,011	\$ 1,112,528

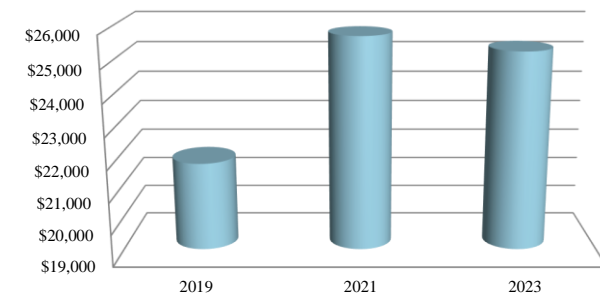
Deposit and Asset Growth



Gross Loans



Average Member Relationship (Loans & Shares)



Federally insured by NCUA