

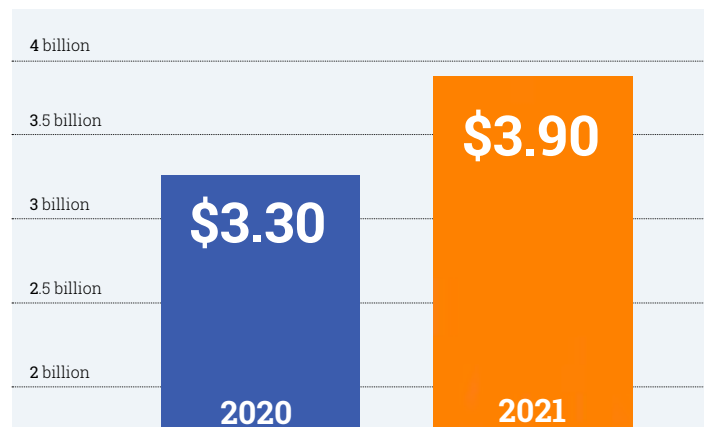
2022 Annual Meeting

Statement of Income and Expense	2020	2021
Gross Spread Income	\$103,319,277	\$111,791,504
Fee and Other Income	\$53,117,066	\$48,423,397
Operating Expenses	\$107,331,089	\$115,965,182
Provision for Losses	\$24,696,891	\$5,999,590
Gain (Loss) Fixed Assets/Investments	\$150,525	\$(33,946)
Net Income (Loss)	\$24,558,889	\$38,216,183

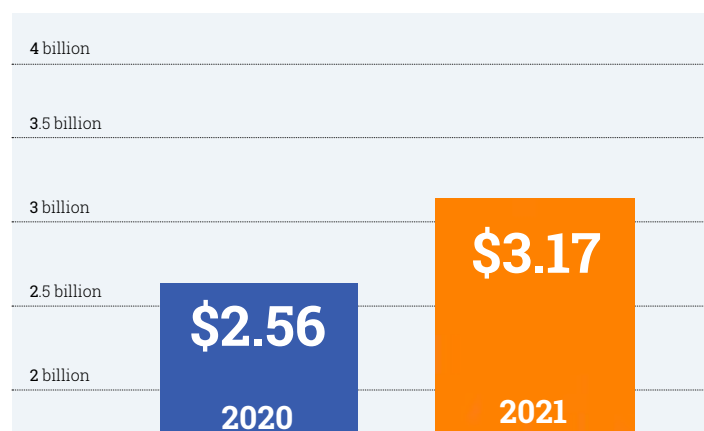
Balance Sheet	2020	2021
Net Loans	2,354,482,641	2,556,941,346
Total Investments	761,624,080	1,116,043,808
Total Other Assets	161,604,943	190,612,144
Total Assets	\$3,277,711,664	\$3,863,597,298
Net Savings	2,555,860,518	3,170,137,227
Total Other Liabilities	386,738,512	333,663,058
Unrealized Gain/Loss on Inv	3,830,280	(9,701,524)
Undivided Earnings	331,282,354	369,498,537
Total Liabilities & Equity	\$3,277,711,664	\$3,863,597,298

Other Information	2020	2021
Financial Ratios		
Net Worth to Assets	10.21%	9.56%
Fixed Assets to Assets	3.30%	2.80%
Liquidity Ratios		
Loans to Shares	93.49%	81.75%
Loans to Assets	72.90%	67.08%
Asset Quality Ratios		
Delinquent Loans to Loans	0.64%	0.86%
Net Charge Offs to Loans	0.42%	0.22%
Number of Members	177,913	190,986

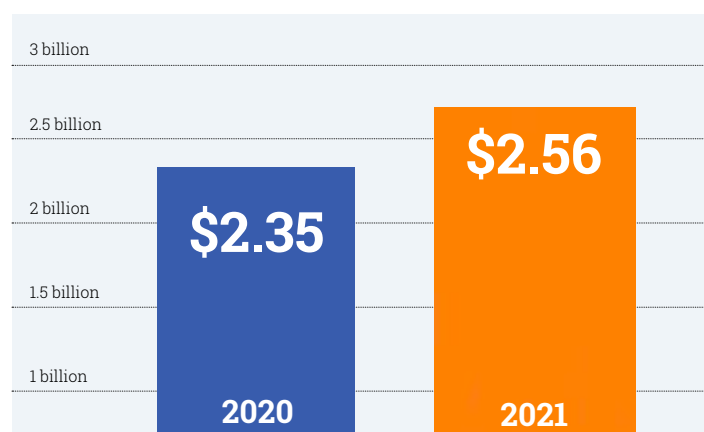
Total Assets (in billions)



Total Deposits (in billions)



Total Loans (in billions)



Insured by NCUA

The above financial statements represent financial information based on December 31, 2021 figures. Your credit union Supervisory Committee has hired the independent auditing firm of BKD, LLP, to audit our financial statements as of December 31, 2021. These audited financial statements will be available during business hours upon request.