

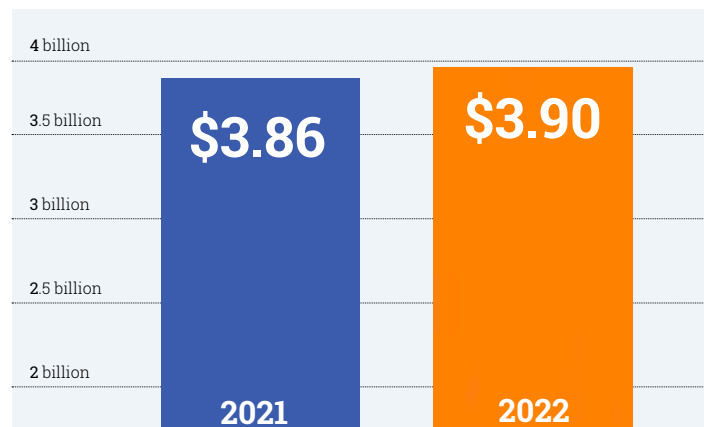
2023 Annual Meeting

Statement of Income and Expense	2021	2022
Gross Spread Income	\$111,791,504	\$122,523,752
Fee and Other Income	\$48,423,397	\$41,623,460
Operating Expenses	\$115,965,182	\$122,887,226
Provision for Losses	\$5,999,590	\$(1,000,000)
Gain (Loss) Fixed Assets/Investments	\$(33,946)	\$(3,375,896)
Net Income (Loss)	\$38,216,183	\$38,884,090

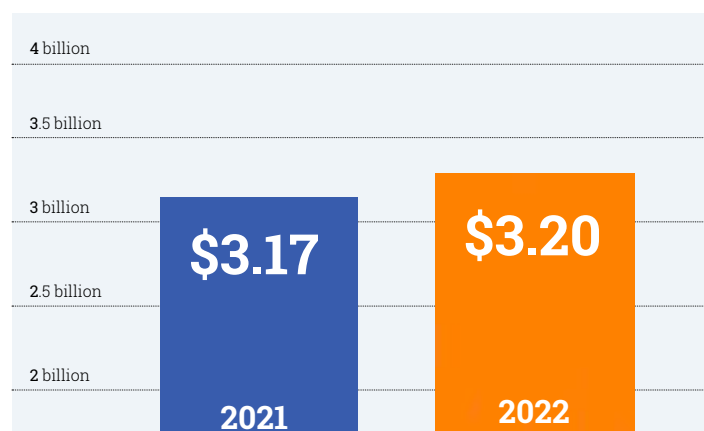
Balance Sheet	2021	2022
Net Loans	2,556,941,346	2,924,750,742
Total Investments	1,116,043,808	805,615,057
Total Other Assets	190,612,144	178,462,416
Total Assets	\$3,863,597,298	\$3,908,828,216
Net Savings	3,170,137,227	3,202,893,981
Total Other Liabilities	333,663,058	286,291,632
Unrealized Gain/Loss on Inv	(9,701,524)	(88,701,622)
Undivided Earnings	369,498,537	408,382,627
Total Liabilities & Equity	\$3,863,597,298	\$3,908,828,216

Other Information	2021	2022
Financial Ratios		
Net Worth to Assets	9.56%	10.45%
Fixed Assets to Assets	2.80%	2.45%
Liquidity Ratios		
Loans to Shares	81.75%	89.25%
Loans to Assets	67.08%	75.42%
Asset Quality Ratios		
Delinquent Loans to Loans	0.86%	0.91%
Net Charge Offs to Loans	0.22%	0.35%
Number of Members	190,986	200,627

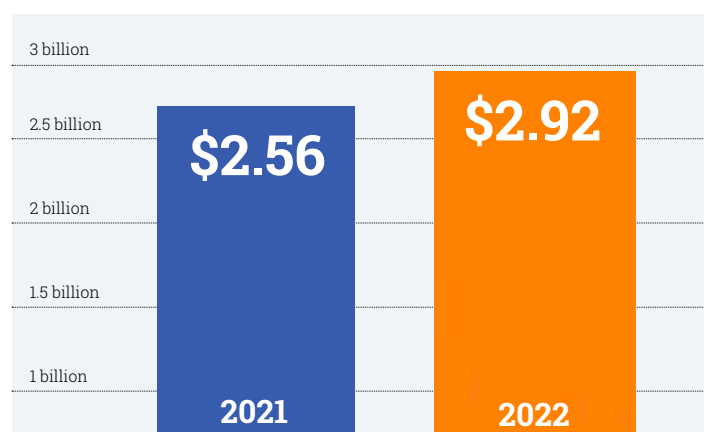
Total Assets (in billions)



Total Deposits (in billions)



Total Loans (in billions)



Insured by NCUA

The above financial statements represent financial information based on December 31, 2022 figures. Your credit union Supervisory Committee has hired the independent auditing firm of Forvis to audit our financial statements as of December 31, 2022. These audited financial statements will be available during business hours upon request.