

Statement of Financial Condition

Financial Condition Unaudited
Average Balances as of September 30, 2022

	Q3 2022	Q2 2022
	<i>(dollars in thousands)</i>	
Assets		
Loans to members, net of allowance for loan losses	\$ 2,793,839	\$ 2,724,301
Investment securities	1,081,770	1,151,047
Cash and due from banks	122,043	117,645
Property and equipment, net	37,616	37,789
Other assets	<u>90,292</u>	<u>88,699</u>
Total Assets	\$ <u>4,125,559</u>	\$ <u>4,119,481</u>
Liabilities and Members' Equity		
Member savings:		
Prime Share and Club	\$ 2,151,386	\$ 2,142,300
Checking	707,535	710,019
Money Market	456,751	450,671
Share Certificates	<u>339,745</u>	<u>344,212</u>
Total member savings	3,655,417	3,647,202
Accrued expenses	45,049	42,435
Borrowed Money	0	0
Members Equity	<u>425,094</u>	<u>429,844</u>
Total Liabilities and Members' Equity	\$ <u>4,125,559</u>	\$ <u>4,119,481</u>

Average Balances, Yields And Rates Unaudited
Period ending September 30, 2022

	Average Balances		Yields and Rates	
	Q3 2022	Q2 2022	Q3 2022	Q2 2022
	<i>(dollars in thousands)</i>			
Interest Earnings Assets				
Loans				
Share Loans	\$ 1,628	\$ 1,674	3.3 %	3.2 %
Mortgages and Home Equity	1,938,093	1,893,887	3.8	3.5
Auto Loans	682,431	659,571	2.9	3.0
Other Loans	<u>192,317</u>	<u>190,004</u>	<u>6.9</u>	<u>7.7</u>
Total Loans	<u>2,814,468</u>	<u>2,745,136</u>	<u>3.8</u>	<u>3.7</u>
Investment Securities				
Overnight	462,635	566,507	0.8	0.4
Available for Sale	614,129	579,529	1.5	1.3
Held to Maturity	2,818	2,849	1.1	1.1
Other Investments	<u>2,187</u>	<u>2,162</u>	<u>9.7</u>	<u>4.8</u>
Total Investments	<u>1,081,770</u>	<u>1,151,047</u>	<u>1.2</u>	<u>0.9</u>
Total Interest Earning Assets	\$ <u>3,896,238</u>	\$ <u>3,896,183</u>	<u>3.1 %</u>	<u>2.9 %</u>
Interest Bearing Shares and Liabilities				
Shares				
Prime Share and Club	\$ 2,151,386	\$ 2,142,300	0.3 %	0.2 %
Checking	707,535	710,019	0.0	0.0
Money Market	456,751	450,671	0.4	0.2
Share Certificates	<u>339,745</u>	<u>344,212</u>	<u>0.8</u>	<u>0.8</u>
Total Shares	3,655,417	3,647,202	0.3	0.2
Borrowings	<u>0</u>	<u>0</u>	<u>0.0</u>	<u>0.0</u>
Total Interest Bearing Shares and Liabilities	\$ <u>3,655,417</u>	\$ <u>3,647,202</u>	<u>0.3 %</u>	<u>0.2 %</u>
Net Interest Spread			<u>2.8 %</u>	<u>2.6 %</u>
Net Interest Margin			<u>2.8 %</u>	<u>2.7 %</u>