

## Statement of Financial Condition

Financial Condition Unaudited  
Average Balances as of December 31, 2023

	Q4 2023	Q3 2023
	<i>(dollars in thousands)</i>	
<b>Assets</b>		
Loans to members, net of allowance for loan losses	\$ 3,294,760	\$ 3,282,352
Investment securities	853,873	887,086
Cash and due from banks	40,768	41,478
Property and equipment, net	45,515	45,494
Other assets	96,437	95,924
<b>Total Assets</b>	<b>\$ 4,331,351</b>	<b>\$ 4,352,335</b>
<b>Liabilities and Members' Equity</b>		
Member savings:		
Prime Share and Club	\$ 2,024,195	\$ 1,979,604
Checking	683,698	675,839
Money Market	430,901	425,104
Share Certificates	540,211	608,423
Total member savings	3,679,005	3,688,970
Accrued expenses	39,348	39,743
Borrowed Money	168,132	176,164
Members Equity	444,867	447,457
<b>Total Liabilities and Members' Equity</b>	<b>\$ 4,331,351</b>	<b>\$ 4,352,335</b>

Average Balances, Yields And Rates Unaudited  
Period ending December 31, 2023

	Average Balances		Yields and Rates	
	Q4 2023	Q3 2023	Q4 2023	Q3 2023
	<i>(dollars in thousands)</i>			
<b>Interest Earnings Assets</b>				
<b>Loans</b>				
Share Loans	\$ 1,546	\$ 1,576	3.9 %	3.9 %
Mortgages and Home Equity	2,179,300	2,190,389	5.6	5.7
Auto Loans	488,923	476,248	3.6	3.6
Other Loans	213,496	216,905	7.9	7.7
<b>Total Loans</b>	<b>2,883,266</b>	<b>2,885,118</b>	<b>5.0</b>	<b>5.1</b>
<b>Investment Securities</b>				
Overnight	259,759	308,016	5.1	5.2
Available for Sale	581,923	566,183	1.8	1.8
Held to Maturity	2,556	2,514	1.1	1.1
Other Investments	9,635	10,373	9.0	9.1
<b>Total Investments</b>	<b>853,873</b>	<b>887,086</b>	<b>2.9</b>	<b>3.1</b>
<b>Total Interest Earning Assets</b>	<b>\$ 3,737,138</b>	<b>\$ 3,772,204</b>	<b>4.6 %</b>	<b>4.7 %</b>
<b>Interest Bearing Shares and Liabilities</b>				
<b>Shares</b>				
Prime Share and Club	\$ 2,024,195	\$ 1,979,604	0.8 %	0.8 %
Checking	683,698	675,839	0.2	0.2
Money Market	430,901	425,104	1.9	2.1
Share Certificates	540,211	608,423	3.2	3.5
<b>Total Shares</b>	<b>3,679,005</b>	<b>3,688,970</b>	<b>1.2</b>	<b>1.3</b>
<b>Borrowings</b>	<b>168,132</b>	<b>176,164</b>	<b>4.8</b>	<b>4.7</b>
<b>Total Interest Bearing Shares and Liabilities</b>	<b>\$ 3,847,137</b>	<b>\$ 3,865,134</b>	<b>1.3 %</b>	<b>1.5 %</b>
<b>Net Interest Spread</b>			<b>3.3 %</b>	<b>3.2 %</b>
<b>Net Interest Margin</b>			<b>3.4 %</b>	<b>3.3 %</b>