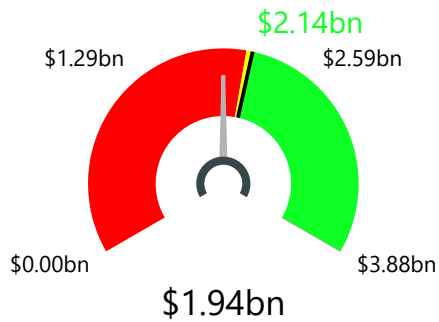


President's Report and Communication to the Board
Data as of April 30, 2024

I. Scorecard Status

Loan Growth
(without Real Estate)



Annualized

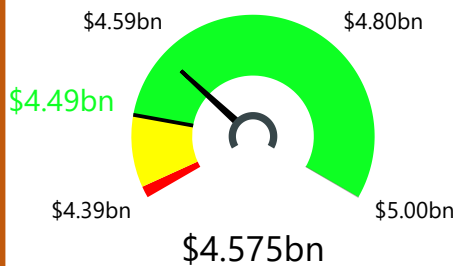
Growth (Annualized)

-9.44%

YTD Total Loans
(w/out Real Estate)

\$2.077bn

Share Growth



Annualized

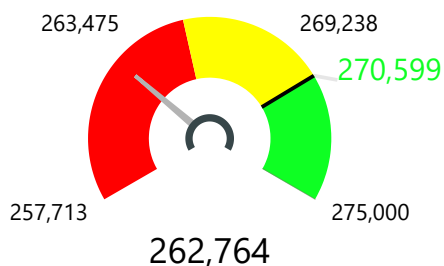
Growth (Annualized)

4.17%

YTD Total Shares

\$4.453bn

Member Growth



Annualized

Growth (Annualized)

1.96%

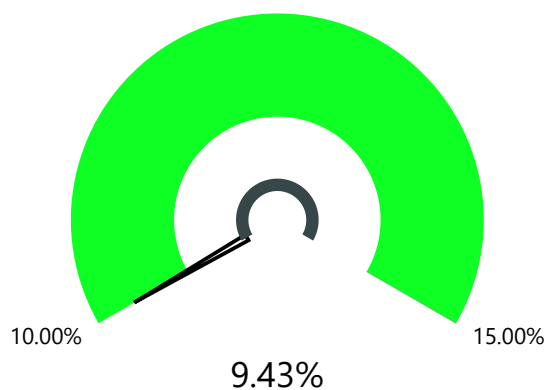
YTD Total Members

259,394

Net Worth

Current Net Worth

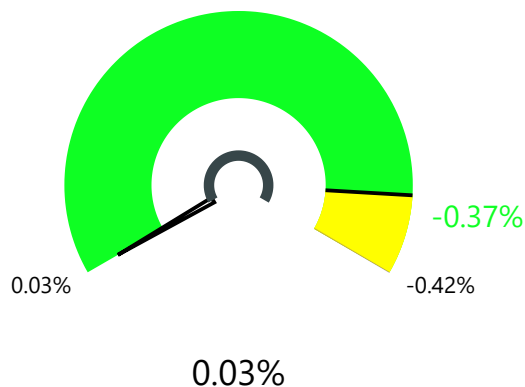
9.43%



ROA

Current ROA

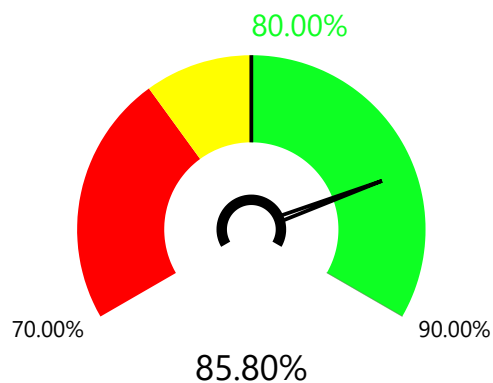
0.03%



Net Promoter

Current Net Promoter

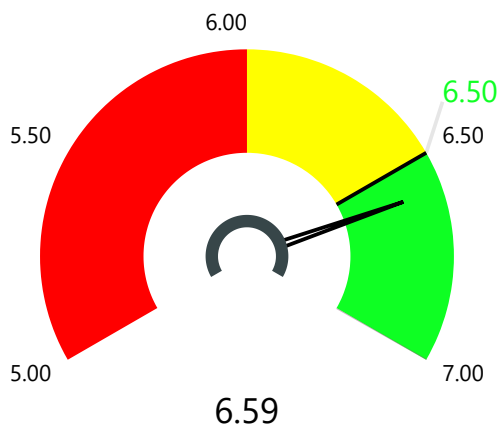
85.80%



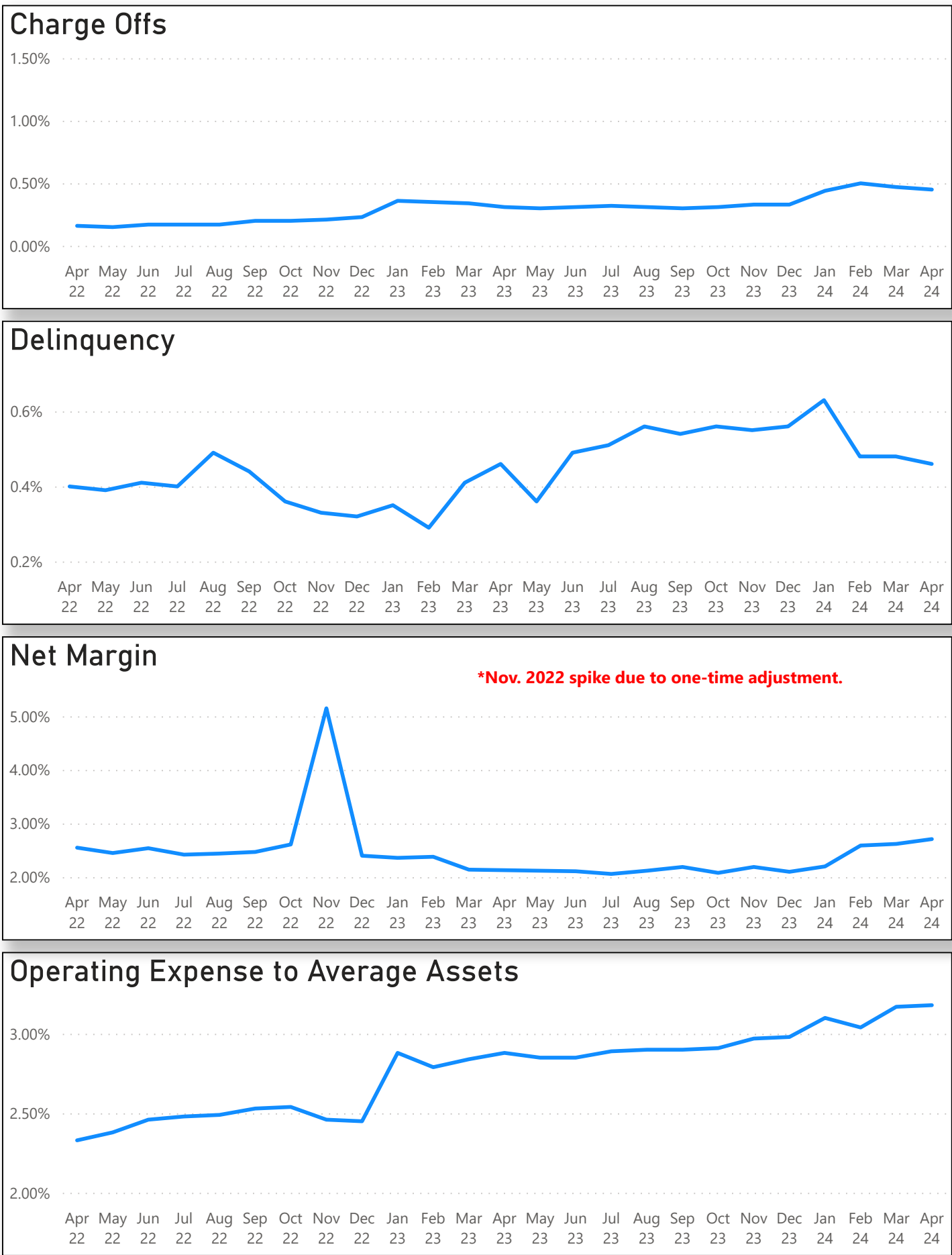
Member Effort

Current Member Effort

6.59

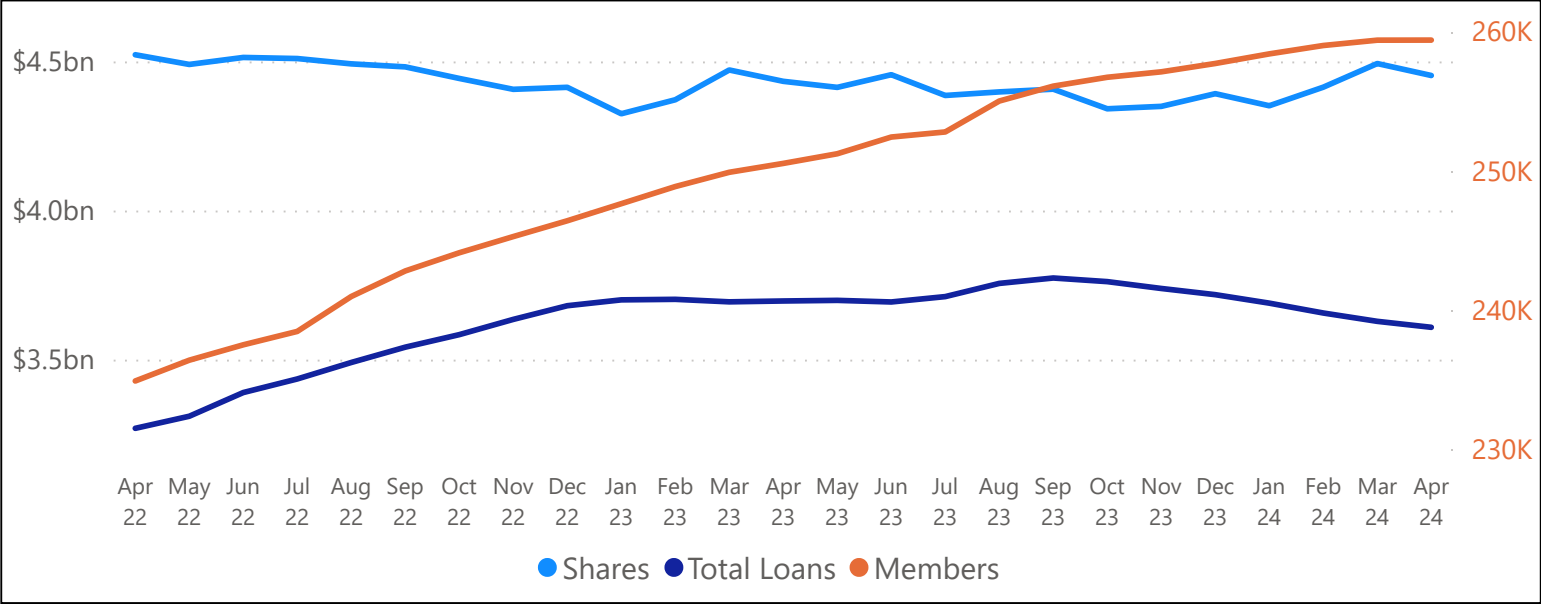


II. Miscellaneous Ratios



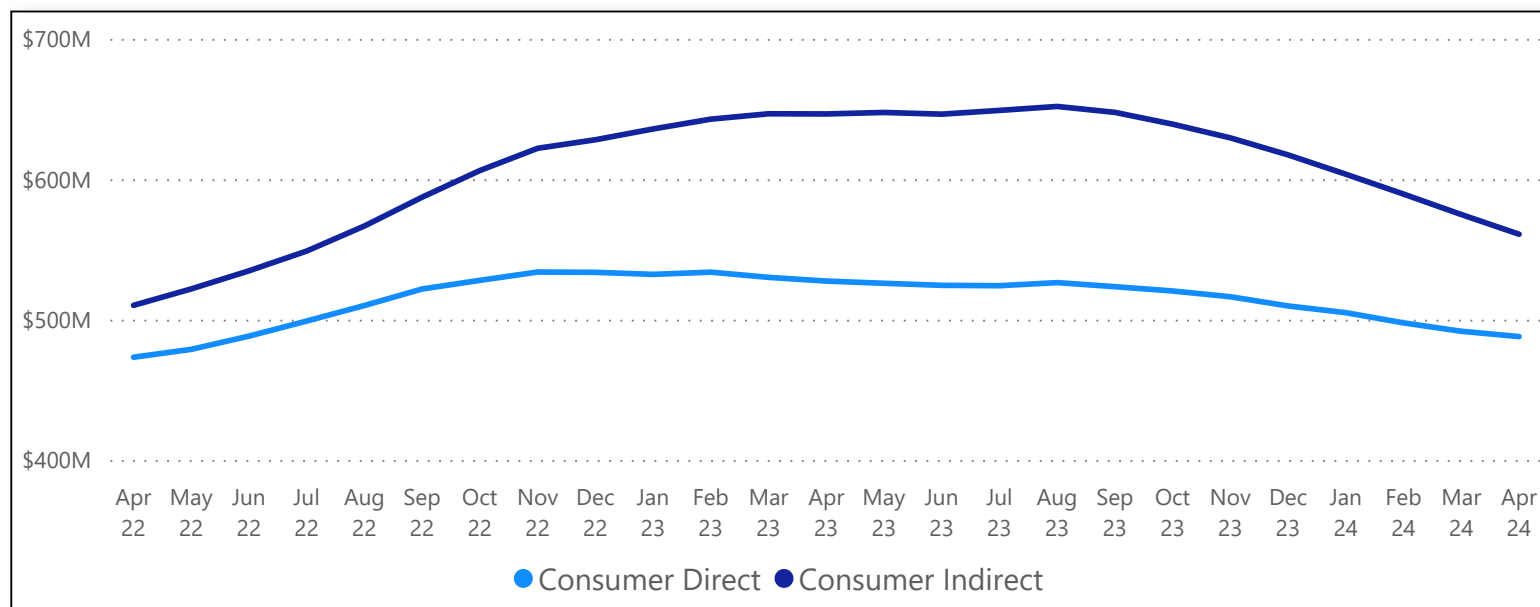
III. Loans, Shares, Members

	Total Loans			Total Shares			Total Members		
Date	Loans	Loans % Inc/Dec	Loans Annualized %	Shares	Shares % Inc/Dec	Shares Annualized %	Members	Members % Inc/Dec	Members Annualized %
▲									
Apr 23	\$3.697bn	0.43%	1.29%	\$4.43bn	0.46%	1.37%	250,532	1.67%	5.02%
May 23	\$3.699bn	0.49%	1.17%	\$4.41bn	0.00%	-0.01%	251,226	1.95%	4.69%
Jun 23	\$3.693bn	0.34%	0.68%	\$4.46bn	0.96%	1.92%	252,427	2.44%	4.88%
Jul 23	\$3.711bn	0.83%	1.43%	\$4.39bn	-0.62%	-1.06%	252,793	2.59%	4.44%
Aug 23	\$3.756bn	2.03%	3.05%	\$4.40bn	-0.35%	-0.52%	255,014	3.49%	5.24%
Sep 23	\$3.774bn	2.53%	3.37%	\$4.41bn	-0.14%	-0.19%	256,086	3.93%	5.24%
Oct 23	\$3.762bn	2.20%	2.63%	\$4.34bn	-1.63%	-1.96%	256,722	4.19%	5.02%
Nov 23	\$3.739bn	1.57%	1.71%	\$4.35bn	-1.45%	-1.58%	257,114	4.34%	4.74%
Dec 23	\$3.718bn	1.01%	1.01%	\$4.39bn	-0.48%	-0.48%	257,713	4.59%	4.59%
Jan 24	\$3.690bn	-0.76%	-9.17%	\$4.35bn	-0.92%	-11.06%	258,403	0.27%	3.21%
Feb 24	\$3.656bn	-1.65%	-9.92%	\$4.41bn	0.50%	2.98%	259,005	0.50%	3.01%
Mar 24	\$3.629bn	-2.41%	-9.62%	\$4.49bn	2.30%	9.20%	259,389	0.65%	2.60%
Apr 24	\$3.608bn	-2.94%	-8.83%	\$4.45bn	1.39%	4.17%	259,394	0.65%	1.96%



IV. Consumer Direct and Consumer Indirect Loans

	Consumer Direct			Consumer Indirect		
Date	Consumer Direct	Consumer Direct % Inc/Dec	Consumer Direct Annualized %	Consumer Indirect	*Consumer Indirect % Inc/Dec	Consumer Indirect Annualized %
Apr 23	\$527.51M	-0.01	-0.04	\$646.54M	0.03	0.09
May 23	\$525.93M	-0.01	-0.04	\$647.59M	0.03	0.07
Jun 23	\$524.47M	-0.02	-0.03	\$646.39M	0.03	0.06
Jul 23	\$524.21M	-0.02	-0.03	\$649.07M	0.03	0.06
Aug 23	\$526.41M	-0.01	-0.02	\$651.87M	0.04	0.06
Sep 23	\$523.51M	-0.02	-0.03	\$647.65M	0.03	0.04
Oct 23	\$520.45M	-0.02	-0.03	\$639.26M	0.02	0.02
Nov 23	\$516.33M	-0.03	-0.04	\$629.48M	0.00	0.00
Dec 23	\$509.78M	-0.04	-0.04	\$617.36M	-0.02	-0.02
Jan 24	\$504.99M	-0.01	-0.11	\$603.59M	-0.02	-0.27
Feb 24	\$497.71M	-0.02	-0.14	\$589.44M	-0.05	-0.27
Mar 24	\$491.75M	-0.04	-0.14	\$574.88M	-0.07	-0.28
Apr 24	\$487.98M	-0.04	-0.13	\$560.86M	-0.09	-0.27



V. Mortgages and Participation Loans

	Mortgage			Participation		
Date	Mortgage	Mortgage % Inc/Dec	Mortgage Annualized %	Participation	Participation % Inc/Dec	Participation Annualized %
Apr 23	\$1,544.87M	-0.08%	-0.25%	\$124.74M	-5.91%	-17.73%
May 23	\$1,543.59M	-0.17%	-0.40%	\$122.32M	-7.74%	-18.57%
Jun 23	\$1,539.28M	-0.44%	-0.89%	\$120.66M	-8.98%	-17.97%
Jul 23	\$1,551.41M	0.34%	0.58%	\$117.26M	-11.55%	-19.80%
Aug 23	\$1,580.02M	2.19%	3.28%	\$114.97M	-13.28%	-19.91%
Sep 23	\$1,601.50M	3.58%	4.77%	\$113.42M	-14.44%	-19.26%
Oct 23	\$1,592.33M	2.99%	3.58%	\$111.73M	-15.72%	-18.87%
Nov 23	\$1,583.29M	2.40%	2.62%	\$109.64M	-17.30%	-18.88%
Dec 23	\$1,573.13M	1.74%	1.74%	\$106.18M	-19.91%	-19.91%
Jan 24	\$1,561.73M	-0.72%	-8.70%	\$104.94M	-1.17%	-14.01%
Feb 24	\$1,551.55M	-1.37%	-8.23%	\$102.86M	-3.13%	-18.78%
Mar 24	\$1,542.36M	-1.96%	-7.82%	\$101.45M	-4.46%	-17.84%
Apr 24	\$1,531.16M	-2.67%	-8.00%	\$99.77M	-6.04%	-18.11%

