

Common Share Payout History

Dividend		Patronage		
Year	Common Share	Deposit Interest	Loan Interest	Service Charges
2024	5.00%			
2023	5.50%			
2022	4.95%			
2021	3.00%			
2020	2.20%			
2019	4.00%			
2018	3.70%+1.05% bonus			
2017	3.20%+1.55% bonus			
2016	2.70%+1.50% bonus			
2015	2.70%+1.50% bonus			
2014	5.00%+1.00% bonus			
2013	5.00%+3.00% bonus			
2012	1.50%	4.91%	1.45%	2.50%
2011	1.25%	2.88%	0.99%	2.50%
2010	1.25%	4.10%	1.37%	2.50%
2009	1.50%	1.97%	0.93%	2.50%
2008	2.50%	2.31%	1.11%	2.50%
2007	3.00%	2.65%	1.21%	2.50%

Note: Patronage based on relationship