

Highlights of 2019

Financial Results

Based on unaudited financial results to December 31, 2019

	Balance at December 31, 2019
	\$000s
Assets	3,971,411
Loans	3,329,668
Deposits	3,659,827
Members' equity	294,553
	Year to date
	\$000s
Interest revenues	126,636
Cost of funds	76,669
Financial margin	49,967
Operating expenses	37,739
Less other revenues	21,599
Net operating expenses	16,140
Gross operating margin	33,827
Provision for loan losses	380
Refund service fees	6,242
Income tax expense	8,569
Net income	18,636

**Year to date growth
as a %**

7.43%
3.51%
7.82%
3.37%

**As a % of
assets**

3.19%
1.93%
1.26%

0.96%
0.54%
0.42%

0.84%

0.01%
0.16%
0.22%

0.45%