

Highlights of 2020 Financial Results

Based on unaudited financial results to December 31st, 2020

	Balance at December 31st, 2020	Year to date growth
	\$000s	as a %
Assets	4,382,680	10.36%
Loans	3,366,733	1.11%
Deposits	4,031,785	10.16%
Members' equity	310,275	5.34%
	Year to date	As a % of
	\$000s	assets
Interest revenues	120,033	2.74%
Cost of funds	70,172	1.60%
Financial margin	49,861	1.14%
Operating expenses	39,576	0.90%
Less other revenues	21,459	0.49%
Net operating expenses	18,117	0.41%
Gross operating margin	31,744	0.72%
Provision for loan losses	6,372	0.15%
Refund service fees	6,304	0.14%
Income tax expense	3,349	0.08%
Net income	15,719	0.36%