

Highlights of 2020 Financial Results

Based on unaudited financial results to June 30, 2020

	Balance at June 30, 2020	Year to date growth
	\$000s	as a %
Assets	4,135,865	4.26%
Loans	3,341,967	0.37%
Deposits	3,788,983	3.68%
Members' equity	302,113	2.56%
	Year to date	As a % of
	\$000s	assets
Interest revenues	61,458	2.99%
Cost of funds	36,887	1.79%
Financial margin	24,571	1.19%
Operating expenses	19,531	0.95%
Less other revenues	10,140	0.49%
Net operating expenses	9,391	0.46%
Gross operating margin	15,180	0.73%
Provision for loan losses	2,047	0.10%
Refund service fees	3,092	0.15%
Income tax expense	2,490	0.12%
Net income	7,551	0.36%