

Highlights of 2018

Financial Results

Based on unaudited financial results to September 30, 2018

	Balance at September 30, 2018	Year to date growth
	\$000s	as a %
Assets	3,668,289	1.91%
Loans	3,126,723	1.91%
Deposits	3,369,010	1.44%
Members' equity	270,520	4.44%
	Year to date	As a % of
	\$000s	assets
Interest revenues	84,309	3.07%
Cost of funds	46,760	1.70%
Financial margin	37,549	1.37%
Operating expenses	26,807	0.98%
Less other revenues	15,897	0.58%
Net operating expenses	10,910	0.40%
Gross operating margin	26,639	0.97%
Provision for loan losses	765	0.03%
Refund service fees	4,417	0.16%
Income tax expense	3,684	0.13%
Net income	17,773	0.65%