

## Highlights of 2018 Financial Results

Based on unaudited financial results to December 31, 2018

	<b>Balance at December 31, 2018</b>	<b>Year to date growth</b>
	<b>\$000s</b>	<b>as a %</b>
<b>Assets</b>	3,691,240	1.91%
<b>Loans</b>	3,216,725	1.91%
<b>Deposits</b>	3,388,609	1.44%
<b>Members' equity</b>	260,720	0.66%
	<b>Year to date</b>	<b>As a % of</b>
	<b>\$000s</b>	<b>assets</b>
<b>Interest revenues</b>	114,596	3.07%
<b>Cost of funds</b>	64,070	1.70%
<b>Financial margin</b>	50,526	1.37%
<b>Operating expenses</b>	35,732	0.98%
<b>Less other revenues</b>	21,168	0.58%
<b>Net operating expenses</b>	14,564	0.40%
<b>Gross operating margin</b>	35,962	0.97%
<b>Provision for loan losses</b>	482	0.03%
<b>Refund service fees</b>	5,951	0.16%
<b>Income tax expense</b>	5,070	0.13%
<b>Net income</b>	24,459	0.65%