

## Highlights of 2019 Financial Results

Based on unaudited financial results to June 30, 2019

	<b>Balance at June 30, 2019</b>	<b>Year to date growth</b>
	<b>\$000s</b>	<b>as a %</b>
<b>Assets</b>	3,870,658	4.86%
<b>Loans</b>	3,241,879	0.78%
<b>Deposits</b>	3,564,580	5.19%
<b>Members' equity</b>	286,551	0.56%
	<b>Year to date</b>	<b>As a % of</b>
	<b>\$000s</b>	<b>assets</b>
<b>Interest revenues</b>	61,734	3.22%
<b>Cost of funds</b>	37,472	1.95%
<b>Financial margin</b>	24,262	1.27%
<b>Operating expenses</b>	18,613	0.97%
<b>Less other revenues</b>	10,451	0.54%
<b>Net operating expenses</b>	8,162	0.43%
<b>Gross operating margin</b>	16,100	0.84%
<b>Provision for loan losses</b>	275	0.01%
<b>Refund service fees</b>	3,040	0.16%
<b>Income tax expense</b>	2,706	0.14%
<b>Net income</b>	10,079	0.53%