

# Highlights of 2019

## Financial Results

Based on unaudited financial results to September 30, 2019

	<b>Balance at September 30, 2019</b>	<b>Year to date growth</b>
	<b>\$000s</b>	<b>as a %</b>
<b>Assets</b>	3,915,473	6.07%
<b>Loans</b>	3,312,476	2.98%
<b>Deposits</b>	3,605,293	6.39%
<b>Members' equity</b>	291,296	2.22%
	<b>Year to date</b>	<b>As a % of</b>
	<b>\$000s</b>	<b>assets</b>
<b>Interest revenues</b>	94,088	3.21%
<b>Cost of funds</b>	56,930	1.94%
<b>Financial margin</b>	37,158	1.27%
<b>Operating expenses</b>	28,109	0.96%
<b>Less other revenues</b>	15,995	0.55%
<b>Net operating expenses</b>	12,114	0.41%
<b>Gross operating margin</b>	25,044	0.86%
<b>Provision for loan losses</b>	412	0.01%
<b>Refund service fees</b>	4,615	0.16%
<b>Income tax expense</b>	5,161	0.18%
<b>Net income</b>	14,856	0.51%