



Highlights of 2011 Financial Results

	Balance at March 31, 2011 \$(000)	Year to date growth as a %
Assets	2,201,389	1.73%
Loans	1,864,022	2.56%
Deposits	2,054,147	1.20%
Members' equity	132,312	3.56%
	Year to date \$(000)	As a % of assets
Interest revenues	21,118	3.89%
Cost of funds	<u>13,488</u>	<u>2.48%</u>
Financial margin	7,630	1.41%
Operating expenses	6,577	1.21%
Less other revenues	<u>4,133</u>	<u>0.76%</u>
Net operating expenses	2,444	0.45%
Gross operating margin	5,186	0.96%
Provision for loan losses	150	0.03%
Refund service fees	444	0.08%
Income tax expense	<u>918</u>	<u>0.17%</u>
Net income	3,674	0.68%

Based on unaudited financial results to March 31, 2011