



Highlights of 2010 Financial Results

	Balance at Dec 31, 2010 \$(000)	Year to date growth as a %
Assets	2,164,054	8.85%
Loans	1,817,497	8.68%
Deposits	2,029,773	8.54%
Members' equity	127,686	13.46%
	Year to date \$(000)	As a % of assets
Interest revenues	81,856	3.78%
Cost of funds	<u>53,263</u>	<u>2.46%</u>
Financial margin	28,593	1.32%
Operating expenses	25,108	1.16%
Less other revenues	<u>17,346</u>	<u>0.80%</u>
Net operating expenses	7,762	0.36%
Gross operating margin	20,831	0.96%
Provision for loan losses	0	0.00%
Refund service fees	1,802	0.08%
Income tax expense	<u>3,595</u>	<u>0.17%</u>
Net income	15,434	0.71%

Based on unaudited financial results to December 31, 2010