



## Highlights of 2009 Fourth Quarter Financial Results

	Balance at Dec 31, 2009 \$(000)	Year to date growth as a %
<b>Assets</b>	<b>1,988,121</b>	<b>12.94%</b>
Loans	1,672,357	8.10%
Deposits	1,870,008	13.01%
Members' equity	112,340	12.32%
	Year to date \$(000)	As a % of assets
Interest revenues	78,382	3.93%
Cost of funds	54,912	2.75%
Financial margin	23,470	1.18%
Operating expenses	22,845	1.15%
Less other revenues	15,846	0.80%
Net operating expenses	6,999	0.35%
Gross operating margin	16,471	0.83%
Provision for loan losses	0	0.00%
Refund service fees	1,757	0.09%
Income tax expense	2,175	0.11%
Net Income	12,539	0.63%

*Based on unaudited financial results to December 31, 2009*