



Highlights of 2009 Second Quarter Financial Results

	Balance at June 30, 2009 \$(000)	Year to date growth as a %
Assets	1,871,706	6.33%
Loans	1,610,483	4.10%
Deposits	1,758,111	6.25%
Members' equity	104,915	4.89%
	Year to date \$(000)	As a % of assets
Interest revenues	38,908	4.19%
Cost of funds	<u>27,779</u>	<u>2.99%</u>
Financial margin	11,129	1.20%
Operating expenses	11,286	1.22%
Less other revenues	<u>7,378</u>	<u>0.80%</u>
Net operating expenses	3,908	0.42%
Gross operating margin	7,221	0.78%
Provision for loan losses	570	0.06%
Refund service fees	867	0.09%
Income tax expense	<u>934</u>	<u>0.11%</u>
Net Income	4,850	0.52%

Based on unaudited financial results to June 30, 2009