



Highlights of 2009 Third Quarter Financial Results

	Balance at Sept 30, 2009 \$(000)	Year to date growth as a %
Assets	1,927,734	9.51%
Loans	1,644,722	6.31%
Deposits	1,812,534	9.54%
Members' equity	107,844	7.83%
	Year to date \$(000)	As a % of assets
Interest revenues	58,175	4.03%
Cost of funds	41,423	2.87%
Financial margin	16,752	1.16%
Operating expenses	17,012	1.18%
Less other revenues	11,770	0.82%
Net operating expenses	5,242	0.36%
Gross operating margin	11,510	0.80%
Provision for loan losses	855	0.06%
Refund service fees	1,309	0.09%
Income tax expense	1,508	0.10%
Net Income	7,838	0.55%

Based on unaudited financial results to September 30, 2009