



Highlights of 2010 First Quarter Financial Results

	Balance at March 31, 2010 \$(000)	Year to date growth as a %
Assets	2,018,545	1.53%
Loans	1,715,619	2.59%
Deposits	1,895,976	1.39%
Members' equity	115,087	2.26%
	Year to date \$(000)	As a % of assets
Interest revenues	18,916	3.80%
Cost of funds	<u>13,094</u>	<u>2.63%</u>
Financial margin	5,822	1.17%
Operating expenses	6,227	1.25%
Less other revenues	<u>3,746</u>	<u>0.75%</u>
Net operating expenses	2,481	0.50%
Gross operating margin	3,341	0.67%
Provision for loan losses	0	0.00%
Refund service fees	438	0.09%
Income tax expense	<u>421</u>	<u>0.08%</u>
Net income	2,482	0.50%

Based on unaudited financial results to March 31, 2010