



Highlights of 2010 Second Quarter Financial Results

	Balance at June 30, 2010 \$(000)	Year to date growth as a %
Assets	2,100,395	5.65%
Loans	1,750,045	4.65%
Deposits	1,973,404	5.53%
Members' equity	119,333	6.03%
	Year to date \$(000)	As a % of assets
Interest revenues	39,167	3.76%
Cost of funds	<u>26,248</u>	<u>2.52%</u>
Financial margin	12,919	1.24%
Operating expenses	12,444	1.19%
Less other revenues	<u>8,342</u>	<u>0.80%</u>
Net operating expenses	4,102	0.39%
Gross operating margin	8,817	0.85%
Provision for loan losses	0	0.00%
Refund service fees	888	0.09%
Income tax expense	<u>1,150</u>	<u>0.11%</u>
Net income	6,779	0.65%

Based on unaudited financial results to June 30, 2010