



Highlights of 2011 Financial Results

	Balance at June 30, 2011 \$(000)	Year to date growth as a %
Assets	2,278,287	5.28%
Loans	1,917,310	5.49%
Deposits	2,127,873	4.83%
Members' equity	136,355	6.72%
	Year to date \$(000)	As a % of assets
Interest revenues	43,060	3.81%
Cost of funds	<u>27,279</u>	<u>2.41%</u>
Financial margin	15,781	1.40%
Operating expenses	13,154	1.16%
Less other revenues	<u>8,678</u>	<u>0.77%</u>
Net operating expenses	4,476	0.39%
Gross operating margin	11,305	1.01%
Provision for loan losses	300	0.03%
Refund service fees	1,303	0.12%
Income tax expense	<u>1,940</u>	<u>0.17%</u>
Net income	7,761	0.69%

Based on unaudited financial results to June 30, 2011