

Highlights of 2020 Financial Results

Based on unaudited financial results to September 30th, 2020

	Balance at September 30th, 2020 \$000s	Year to date growth as a %
Assets	4,279,068	7.87%
Loans	3,367,579	1.14%
Deposits	3,932,293	7.60%
Members' equity	305,570	3.74%
	Year to date \$000s	As a % of assets
Interest revenues	90,789	2.83%
Cost of funds	53,970	1.68%
Financial margin	36,819	1.15%
Operating expenses	29,294	0.91%
Less other revenues	15,475	0.48%
Net operating expenses	13,819	0.43%
Gross operating margin	23,000	0.72%
Provision for loan losses	3,607	0.11%
Refund service fees	4,756	0.15%
Income tax expense	3,630	0.11%
Net income	11,007	0.34%