

## Highlights of 2018

### Financial Results

Based on unaudited financial results to March 31, 2018

	<b>Balance at March 31, 2018</b>	<b>Year to date growth</b>
	<b>\$000s</b>	<b>as a %</b>
<b>Assets</b>	3,630,385	0.85%
<b>Loans</b>	3,111,284	1.41%
<b>Deposits</b>	3,345,814	0.74%
<b>Members' equity</b>	266,447	2.32%
	<b>Year to date</b>	<b>As a % of</b>
	<b>\$000s</b>	<b>assets</b>
<b>Interest revenues</b>	26,989	3.01%
<b>Cost of funds</b>	14,890	1.66%
<b>Financial margin</b>	12,099	1.35%
<b>Operating expenses</b>	9,009	1.01%
<b>Less other revenues</b>	5,377	0.60%
<b>Net operating expenses</b>	3,632	0.41%
<b>Gross operating margin</b>	8,467	0.94%
<b>Provision for loan losses</b>	255	0.03%
<b>Refund service fees</b>	1,412	0.16%
<b>Income tax expense</b>	1,168	0.13%
<b>Net income</b>	5,632	0.62%