

Highlights of 2018

Financial Results

Based on unaudited financial results to June 30, 2018

	Balance at June 30, 2018	Year to date growth
	\$000s	as a %
Assets	3,660,682	1.70%
Loans	3,107,099	1.27%
Deposits	3,369,450	1.46%
Members' equity	272,223	5.10%
	Year to date	As a % of
	\$000s	assets
Interest revenues	55,150	3.04%
Cost of funds	30,411	1.68%
Financial margin	24,739	1.36%
Operating expenses	17,900	0.99%
Less other revenues	10,558	0.58%
Net operating expenses	7,342	0.41%
Gross operating margin	17,397	0.95%
Provision for loan losses	510	0.03%
Refund service fees	2,914	0.16%
Income tax expense	2,399	0.13%
Net income	11,574	0.63%