



Statements of Financial Condition (\$000s)

May 2019 (unaudited)

ASSETS	May 2019	May 2018
Cash and cash equivalents	\$ 89,686	\$ 16,386
Loans to members, net	752,835	743,535
Investments	148,517	168,819
Fixed assets	20,367	19,689
Other assets	29,842	22,467
Total Assets	\$ 1,041,246	\$ 970,897

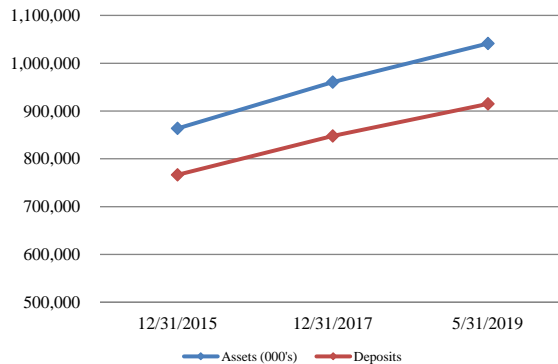
LIABILITIES AND MEMBERS' EQUITY	May 2019	May 2018
Liabilities		
Member shares	\$ 914,942	\$ 860,711
Accrued expenses and other liabilities	11,336	8,935
Total Liabilities	926,278	869,646
Members' Equity		
Regular reserves & undivided earnings	114,968	101,251
Total Members' Equity	114,968	101,251
Total Liabilities and Members' Equity	\$ 1,041,246	\$ 970,897

Statements of Income (YTD)

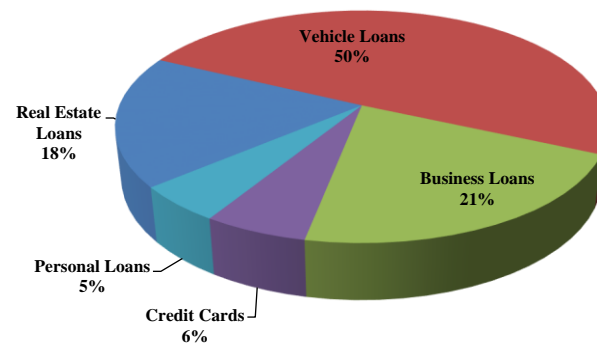
May 2019 (unaudited)

	May 2019	May 2018
Interest on loans to members	\$ 14,895,731	\$ 13,775,040
Interest on investments and cash equivalents	2,415,300	1,645,844
Total Interest Income	17,311,031	15,420,884
Dividends on members' shares	(2,828,382)	(2,340,478)
Interest on borrowed funds	-	(245,113)
Net Interest Income	14,482,649	12,835,294
Provision for Loan Losses	(1,791,000)	(2,545,000)
Net Interest Income After Provision	12,691,649	10,290,294
Fees and other income	5,728,942	4,609,955
Compensation and other operating expense	(14,068,139)	(12,317,162)
Net Operating Income	\$ 4,352,453	\$ 2,583,086

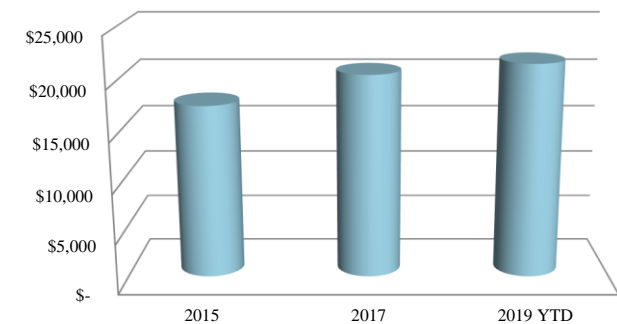
Deposit and Asset Growth



Gross Loans



Average Member Relationship (Loans & Shares)



Federally insured by NCUA