

2020 Financial Highlights

	2020	2019
Assets	\$ 7.450 billion	\$ 6.934 billion
% change	7.44%	17.22%
Loans	\$ 6.331 billion	\$ 5.742 billion
% change	10.25%	9.51%
Deposits	\$ 6.831 billion	\$ 6.314 billion
% change	8.18%	18.06%
Net interest income	\$ 105.4 million	\$ 88.7 million
Other income	\$ 29.1 million	\$ 22.3 million
Operating expenses	\$ 77.4 million	\$ 59.2 million
Gross operating income	\$ 57.1 million	\$ 51.8 million
Total regulatory capital	6.16%	6.16%
As a % of assets		
Retained surplus	6.15%	6.15%
As a % of assets		
Efficiency ratio	57.56%	53.34%



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