

## FINANCIAL AND STATISTICAL INFORMATION

### STATEMENT OF INCOME – 2014

2014

#### INCOME

Int-Loans	373,421
Int-VISA Loans	138,137
<b>Income from Loans</b>	<b>511,558</b>
<b>Investment Income</b>	<b>2,057,385</b>
Membership Fees	151
Other Fees/Charges	104,263
Miscellaneous Income	18,899
<b>Fees/Charges/Misc.</b>	<b>123,313</b>
<b>Total Income</b>	<b>2,692,256</b>

#### EXPENSE

Employee Salaries	2,015,712
Employee Benefits	433,313
Travel/Conference	943
Association Dues	15,245
Office Occupancy	93,785
Office Operations	113,494
Education/Promotion	139,537
Loan Service Expense	39,646
Professional/Outside	234,442
<b>Operations Expenses</b>	<b>3,086,117</b>

Loan Loss Provision (120,587)

Borrowers Insurance	0
Operating Fee	17,824
Cash Over/Short	12
Interest/Borr Money	566
Annual Meeting Expense	168
Miscellaneous Expense	41,307
<b>Other Expenses</b>	<b>59,877</b>

**TOTAL LIABILITIES** **3,025,407**

**Net Before Dividends** (333,151)

#### DIVIDENDS

Dividends	521,033
<b>Total Dividends</b>	<b>521,033</b>
Net After Dividends	(854,184)
Total Non-OP INC/EXP	(2,694)
Net Income	(856,878)