Tucson Old Pueblo Credit Union SUMMARY BALANCE SHEET



of: 1/31/2020	C					Produced: 2/12/2020 11:58:24
	Current Month Jan-2020	Prior Month Dec-2019	\$ Difference Dec-2019	Prior Year Jan-2019	\$ Difference Jan-2019	
ASSETS					Andrew (Anthropology) (1) Mandred 20 or 200 Albert (Egypty, Anthropology (2007) 2 and	
LOANS						
redit Card Loans	1,671,737	1,676,134	(4,397)	1,509,015	162,721	
Insecured Loans	4,593,683	4,501,562	92,120	3,936,607	657,076	
irect Auto Loans	7,601,547	7,700,148	(98,601)	8,445,979	(844,432)	
ndirect Auto Loans	35,780,185	34,736,254	1,043,931	36,969,062	(1,188,876)	
ome Equity Loans	4,386,474	4,500,939	(114,465)	5,266,807	(880,333)	
xed Real Estate Loans	15,139,751	15,352,396	(212,645)	16,479,554	(1,339,803)	
ariable/Hybrid/Balloon RE Loans	1,382,730	1,389,184	(6,454)	1,749,371	(366,642)	
BL & Commercial Loans	6,431,338	5,889,372	541,966	1,005,286	5,426,052	
nare & Certificate Secured Loans	428,870	448,017	(19,147)	454,119	(25,248)	
olar Loans	3,500,243	3,383,416	116,827	2,371,011	1,129,232	
ther Loans	661,493	668,571	(7,077)	594,845	66,648	
oan Participations	5,935,019	6,049,626	(114,607)	7,522,513	(1,587,494)	
et Deferred (Fees) Costs	303,675	294,995	8,680	409,185		
ROSS LOANS	87,816,745	86,590,613	1,226,132	86,713,355	(105,510) 1,103,390	
llowance for Loan Losses	(1,029,600)	(1,000,715)	(20.005)	(003 336)	(27.27.1)	
ET LOANS	86,787,145	85,589,898	(28,885)	(992,226)	(37,374)	
	00,707,113	05,569,656	1,197,247	85,721,129	1,066,016	
ASH AND CASH EQUIVALENTS	9,398,979	8,431,120	967,860	9,705,834	(306,855)	
IVESTMENTS	47,754,337	47,768,063	(13,726)	43,932,146	3,822,191	
PROPERTY AND EQUIPMENT						
and & Building	3,450,970	3,460,913	(9,942)	2 557 246	(406 077)	
ther Fixed Assets	395,582	397,467	(1,885)	3,557,346 128,723	(106,375) 266,859	
OTHER ASSETS				•	,	
ccrued Interest Receivable	274 656	200.040	(45 pos:			We certify, to the best of our knowledge and belief, that financial statements are true and correct and present fa
repaid Expenses	374,656	389,948	(15,292)	374,129	527	the financial position and the results of operations for t
ther Assets	442,275 5 582 242	361,016	81,259	414,195	28,080	periods covered.
	5,582,242	5,803,390	(221,147)	4,928,517	653,725	K = 1 10 1 1
OTAL ASSETS	154,186,187	152,201,814	1,984,373	148,762,019	5,424,168	Kenton Hall, VP of Finance/CFO Date
	4			and a second decision of the second decision	Commence of the Commence of th	Bal M. a
						G.Vernon Babilon, President/CEO Date

	Current Month Jan-2020	Prior Month Dec-2019	\$ Difference Dec-2019	Prior Year Jan-2019	\$ Difference Jan-2019
LIABILITIES AND MEMBERS' EQUITY					
LIABILITIES:					
MEMBERS' SHARE ACCOUNTS					
Share and Club Accounts	64,099,434	63,576,257	523,177	64,044,057	EE 270
Money Market Accounts	25,513,991	25,013,013	500,977	24,866,107	55,378
Share Draft Accounts	36,262,666	35,040,149	1,222,516	32,306,290	647,883
Share Certificates	7,556,871	7,546,424	10,446	8,101,480	3,956,376 (544,609)
Demand IRA Accounts	4,717,282	4,840,060	(122,778)	5,111,236	(393,953)
IRA Certificates	2,590,840	2,591,564	(724)	2,639,216	(48,376)
TOTAL MEMBERS' SHARE ACCOUNTS	140,741,084	138,607,469	2,133,615	137,068,386	3,672,698
Accrued Expenses and Other Liabilities	641,664	955,599	(313,935)	812,760	(171,096)
TOTAL LIABILITIES	141,382,748	139,563,068	1,819,680	137,881,145	3,501,602
MEMBERS' EQUITY:					
Regular Reserve	6,188,169	6,188,169	0	6,188,169	0
Unrealized Gain/(Loss) on Investments AFS	467,810	309,060	158,750	(339,259)	0 807,069
Undivided Earnings	6,147,460	6,141,517	5,943	5,031,964	1,115,496
TOTAL MEMBERS' EQUITY	12,803,439	12,638,746	164,693	10,880,874	1,922,565
•				,	
TOTAL LIABILITIES AND MEMBERS' EQUITY	154,186,187	152,201,814	1,984,373	148,762,019	5,424,168

Tucson Old Pueblo Credit Union SUMMARY INCOME STATEMENT



MTD Actual Jan 2020 Prior Mo Actual Jan 2020	As of: 1/31/2020	**************************************					allocation and the second and the se		
Interest on Loans		MTD Actual	Prior Mo Actual	OTD Actual	VTD 4.1.	\			d: 2/12/2020 12:08:36PM
Interest on Loans									
Interest on Investments	INCOME		DCC 2015	Jairzuzu	Jairzuzu	Jan-2020	Jan-2020	Jan-2020	
Interest on Investments	Interest on Loans	422 230	414.624	422.220	422.220				
Fee and Other Operating Income 201,549 546,398 201,549 201,549 156,932 10,538 19,085 16,338 18,56 2.67 2.34 201,549 201,549 201,549 170,445 18,966 2.67 2.34 2.34 2.34 2.34 2.34 2.34 2.34 2.34		•	•		•				
OPERATING EXPENSES 729,411 1,061,285 729,411 729,413 729,411 729,413 729,412 729,007 72,977 72,977 72,977 72,977 72,977 72,977 72,911 72,977 72,977		·					· ·		
OPERATING EXPENSES Employee Compensation 274,033 613,124 274,033 274,033 266,126 7,907 2.97 Payroll Tax Expense 33,992 16,737 33,992 33,992 25,540 8,452 33.09 Employee Commissions/Incentives 13,676 30,178 13,676 20,847 (7,171) (34,40) Employee Benefits 28,515 29,532 28,515 28,515 29,515 (70) (3,279) Meetings 1,695 962 1,695 1,695 300 1,395 465,09 Loan Servicing 26,281 27,049 1,269 1,269 1,269 0 0.00 Office Occupancy 30,975 28,022 30,975 34,389 (3,414) (9,93) Office Operations 48,633 46,637 48,633 48,633 57,904 (9,271) (16,01) Miscellaneous Expenses 7,122 2,937 7,122 1,950 5,172 265,24 Assocation Dues 4,262 2,403 2,422 2,422 4,375 (1,553) (44,65) Education, Training & Research 2,206 2,044 2,306 2,206 5,025 (2,719) (54,11) Professional & Outside Services 12,913 110,244 129,193 129,193 100,073 21,120 19,54 Travel & Conferences 94 800 94 94 5,800 (5,706) (83,99) Promotional Expenses 7,239 8,105 7,339 7,339 7,339 9,387 (2,048) (21,82) Operating Losses 1,1,45 1,339 1,345 1,345 2,307 (662) (41,68) DOTAL OPERATING EXPENSES 608,890 871,381 608,890 608,690 604,269 4,621 0,76 NET OPERATING EXPENSES 96,133 34,097 96,133 96,133 40,000 56,133 140,33 Provision for Courtexy Pay Losses 1,709 17,379 17,409 17,409 17,162 247 1,44 Interest on Borrowing 40 0 0 40 0 0 0 0 0 0 0 0 0 0 0 0 0 0									
Employee Compensation	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	/25,711	1,001,285	729,411	729,411	710,445	18,966	2.67	
Employee Compensation	OPERATING EXPENSES								
Payroll Tax Expense 33,992 15,737 33,992 33,992 25,540 8,452 33.09 Employee Commissions/Incentives 13,676 30,178 13,676 13,676 20,847 (7,171) (34,40) Employee Benefits 28,515 29,532 28,515 28,515 29,485 (970) (3,29) Meetings 1,695 962 1,695 1,695 300 1,395 465,09 Loan Servicing 26,281 27,049 26,281 26,281 31,492 (5,211) (15,55) State Banking Department Fee 1,269 1,269 1,269 1,269 1,269 1,269 1,269 0 0.00 Office Occupancy 30,975 28,022 30,975 30,975 34,389 (3,414) (9,93) Office Operations 48,633 46,637 48,633 48,633 57,904 (9,271) (16,01) Miscellaneous Expenses 7,122 2,937 7,122 7,122 1,950 5,172 265,24 Association Dues 7,122 2,403 2,422 2,422 4,375 (1,953) (44,65) Education, Training & Research 2,206 2,044 2,306 2,306 5,025 (2,719) (54,11) Professional & Outside Services 129,193 110,244 129,193 129,193 108,073 21,120 19,54 Travel & Conferences 94 800 94 5,800 (57,06) (98,39) Promotional Expenses 7,339 8,105 7,339 1,345 1,345 2,307 (3652) (41,68) Operating Losses 1,345 1,339 1,345 1,345 2,307 (3652) (41,68) Operating Losses 1,345 1,339 1,345 1,345 2,307 (3652) (41,68) Operating Losses 1,047 1,814 1,047 1,047 2,500 (1,453) (38,12) Dividend Expense 17,009 17,009 17,009 17,009 17,162 247 1,44 Interest on Borrowings 40 0 0 40 40 0 0 40 0 0 0 0 0 0 0 0 0		274.033	613 124	274 033	27/1 022	200 120	7.00		
Employee Commissions/Incentives 13,676 30,178 13,676 13,676 20,947 (7,171) (34,40) Employee Benefits 28,515 29,532 28,515 28,515 29,485 (970) (3,29) Meetings 1,695 962 1,695 1,695 300 1,395 465.09 Loan Servicing 26,281 27,049 26,281 26,281 31,492 (5,211) (16,55) State Banking Department Fee 1,269 1,269 1,269 1,269 1,269 1,269 0 0.00 Clifice Occupancy 30,975 28,022 30,975 30,975 30,975 34,389 (3,414) (9,93) Office Operations 48,633 46,637 48,633 48,633 57,904 (9,271) (16.01) Miscellaneous Expenses 7,122 2,937 7,122 7,122 1,950 5,172 265.24 Assocation Dues 2,422 2,403 2,422 2,403 2,422 2,422 4,375 (1,953) (44,65) Education,Training & Research 2,306 2,004 2,306 2,306 5,025 (2,719) (54.11) Professional & Outside Services 129,193 110,244 129,193 129,193 108,073 21,120 19,54 Travel & Conferences 94 800 94 94 5,800 (5,706) (98.39) Promotional Expenses 7,339 8,105 7,339 7,339 9,387 (2,048) (21,82) Operating Losses 1,345 1,339 1,345 1,339 1,345 1,345 2,307 (962) (41,68) TOTAL OPERATING EXPENSES 608,890 921,381 608,890 608,890 604,269 4,621 0.76 NET OPERATING EXPENSES 96,133 34,097 96,133 96,133 40,000 56,133 140,33 Provision for Courtesy Psy Losses 1,047 1,814 1,047 1,047 2,500 (1,453) (58.12) Dividend Expense 17,409 17,7409 17,7409 17,162 247 1,44 Interest on Borrowings 40 0 0 40 40 0 0 40 0.00 (Gain)/Loss on Fixed Assets (50) 0 (50) 0 (50) 0 0 (50)		•	·	•	•	•	•		
Employee Benefits	Employee Commissions/Incentives					•	•		
Meetings 1,695 962 1,695 1,695 300 1,395 465.09 Loan Servicing 26,281 27,049 26,281 26,281 31,492 (5,211) (16.55) State Banking Department Fee 1,269 1,269 1,269 1,269 0 0.00 Office Occupancy 30,975 28,022 30,975 30,975 34,389 (3,414) (9.93) Office Operations 48,633 46,637 48,633 48,633 57,904 (9,271) (16.01) Miscellaneous Expenses 7,122 2,937 7,122 7,122 1,950 5,172 265.24 Assocation Dues 2,422 2,403 2,422 2,422 4,375 (1,953) (44.55) Education, Training & Research 2,306 2,044 2,306 5,052 (2,719) (54.11) Professional & Outside Services 129,193 110,244 129,193 129,193 108,073 21,120 19.54 Travel & Conferences 94 800									
Loan Servicing 26,281 27,049 26,281 26,281 31,492 (5,211) (16.55) (16.	Meetings					·			
State Banking Department Fee 1,269 1,269 1,269 1,269 1,269 1,269 1,269 0 0.00 Office Occupancy 30,975 28,022 30,975 30,975 34,389 (3,414) (9,93) Office Operations 48,633 46,637 48,633 48,633 57,904 (9,271) (16.01) Miscellaneous Expenses 7,122 2,937 7,122 7,122 1,950 5,172 265,24 Assocation Dues 2,422 2,403 2,422 2,422 4,375 (1,953) (44.65) Education, Training & Research 2,306 2,044 2,306 2,306 5,025 (2,719) (54.11) Professional & Outside Services 129,193 110,244 129,193 129,193 108,073 21,120 19,54 Travel & Conferences 94 800 94 94 5,800 (5,706) (98.39) Promotional Expenses 7,339 8,105 7,339 7,339 9,387 (2,048) (21.82) Operating Losses 1,345 1,339 1,345 1,345 2,307 (962) (41.68) TOTAL OPERATING EXPENSES 608,890 921,381 608,890 608,890 604,269 4,621 0.76 NET OPERATING INCOME 120,521 139,903 120,521 120,521 106,176 14,345 13.51 Provision for Loan Losses 96,133 34,097 96,133 96,133 40,000 56,133 140.33 Provision for Courtesy Pay Losses 1,749 1,749 17,409 17,409 17,409 17,162 247 1,44 Interest on Borrowings 40 0 0 40 40 0 0 40 0.00 (Gain)/Loss on Fixed Assets 650 0 1,500 (50) 0 0 (50) 0.00	Loan Servicing	· ·			•				
Office Occupancy 30,975 28,022 30,975 30,975 34,389 (3,414) (9,93) Office Operations 48,633 46,637 48,633 48,633 57,904 (9,271) (16.01) Miscellaneous Expenses 7,122 2,937 7,122 7,122 1,950 5,172 265.24 Assocation Dues 2,422 2,403 2,422 2,422 4,375 (1,953) (44.65) Education, Training & Research 2,306 2,044 2,306 2,306 5,025 (2,719) (54.11) Professional & Outside Services 129,193 110,244 129,193 129,193 108,073 21,120 19.54 Travel & Conferences 94 800 94 94 5,800 (5,706) (98.39) Promotional Expenses 7,339 8,105 7,339 7,339 9,387 (2,048) (21.82) Operating Losses 1,345 1,345 1,345 1,345 2,307 (962) (41.68) TOTAL OPERATING EXPENSES 608,890 921,381 608,890 608,890 608,890 604,269 4,621 0.76 NET OPERATING INCOME 120,521 139,903 120,521 120,521 106,176 14,345 13.51 Provision for Loan Losses 96,133 34,097 96,133 96,133 40,000 56,133 140.33 Provision for Courtesy Pay Losses 1,047 1,814 1,047 1,047 2,500 (1,453) (58.12) Dividend Expense 17,409 17,409 17,409 17,162 247 1.44 Interest on Borrowings 40 0 0 40 40 0 0 40 0.00 (Gain)/Loss on Investments 0 (50) 0 (50) 0 0 (50) 0 0 (50) 0.00	State Banking Department Fee							, ,	
Office Operations 48,633 46,637 48,633 48,633 57,904 (9,271) (16.01) Miscellaneous Expenses 7,122 2,937 7,122 7,122 1,950 5,172 265.24 Assocation Dues 2,422 2,403 2,422 2,422 4,375 (1,953) (44.65) Education,Training & Research 2,306 2,044 2,306 2,306 5,025 (2,719) (54.11) Professional & Outside Services 129,193 110,244 129,193 129,193 108,073 21,120 19.54 Travel & Conferences 94 800 94 94 5,800 (5,706) (98.39) Promotional Expenses 7,339 8,105 7,339 7,339 9,387 (2,048) (21.82) Operating Losses 1,345 1,339 1,345 1,345 2,307 (962) (41.68) TOTAL OPERATING EXPENSES 608,890 921,381 608,890 608,890 604,269 4,621 0.76 NET OPERATING INCOME 120,521 139,903 120,521 120,521 106,176 14,345 13.51 Provision for Loan Losses 96,133 34,097 96,133 96,133 40,000 56,133 140,33 Provision for Courtesy Pay Losses 17,409 17,379 17,409 17,409 17,162 247 1,44 Interest on Borrowings 40 0 40 40 0 0 40 0.00 (Gain)/Loss on Fixed Assets (50) 0 (501) 0 (50) (50) 0 0 (50)	-								
Miscellaneous Expenses 7,122 2,937 7,122 7,122 1,950 5,172 265.24 Assocation Dues 2,422 2,403 2,422 2,422 4,375 (1,953) (44.65) Education, Training & Research 2,306 2,044 2,306 2,306 5,025 (2,719) (54.11) Professional & Outside Services 129,193 110,244 129,193 129,193 108,073 21,120 19.54 Travel & Conferences 94 800 94 94 5,800 (5,706) (98.39) Promotional Expenses 7,339 8,105 7,339 7,339 9,387 (2,048) (21.82) Operating Losses 1,345 1,339 1,345 1,345 1,339 1,345 1,345 1,339 1,345 1,345 1,339 1,345 1,345 1,351 NET OPERATING INCOME 120,521 139,903 120,521 120,521 106,176 14,345 13.51 Provision for Loan Losses 96,133 <td></td> <td></td> <td></td> <td></td> <td>•</td> <td></td> <td></td> <td></td> <td></td>					•				
Assocation Dues 2,422 2,403 2,422 4,375 (1,953) (44.65) Education, Training & Research 2,306 2,044 2,306 2,306 5,025 (2,719) (54.11) Professional & Outside Services 129,193 110,244 129,193 129,193 108,073 21,120 19,54 Travel & Conferences 94 800 94 94 5,800 (5,706) (98.39) Promotional Expenses 7,339 8,105 7,339 7,339 9,387 (2,048) (21.82) Operating Losses 1,345 1,339 1,345 1,345 2,307 (962) (41.68) TOTAL OPERATING EXPENSES 608,890 921,381 608,890 608,890 604,269 4,621 0.76 NET OPERATING INCOME 120,521 139,903 120,521 120,521 106,176 14,345 13.51 Provision for Loan Losses 96,133 34,097 96,133 96,133 40,000 56,133 140,33 Provision for Courtesy Pay Losses 1,047 1,814 1,047 1,047 2,500 (1,453) (58.12) Dividend Expense 17,409 17,379 17,409 17,409 17,162 247 1,44 Interest on Borrowings 40 0 40 40 40 0 40 0.00 (Gain)/Loss on Investments 0 (50) 0 (511) 0 0 0 0 0 0 0 0 0.00 (Gain)/Loss on Fixed Assets (50) 0 0 (50) 0 (50) 0 0 (50) 0.00	Miscellaneous Expenses			•					
Education, Training & Research				•	•				
Professional & Outside Services 129,193 110,244 129,193 129,129 129,129 129,129 129,129 129,129 129,129 129,129 129,129 129,129 129,129 129,129 129,129 129,129 129,129 129,129 129,129 129,129 <th< td=""><td>Education, Training & Research</td><td></td><td>•</td><td></td><td></td><td></td><td></td><td></td><td></td></th<>	Education, Training & Research		•						
Travel & Conferences 94 800 94 94 5,800 (5,706) (98,39) Promotional Expenses 7,339 8,105 7,339 7,339 9,387 (2,048) (21.82) Operating Losses 1,345 1,339 1,345 1,345 2,307 (962) (41.68) TOTAL OPERATING EXPENSES 608,890 921,381 608,890 608,890 604,269 4,621 0.76 NET OPERATING INCOME 120,521 139,903 120,521 120,521 106,176 14,345 13.51 Provision for Loan Losses 96,133 34,097 96,133 96,133 40,000 56,133 140.33 Provision for Courtesy Pay Losses 1,047 1,814 1,047 1,047 2,500 (1,453) (58.12) Dividend Expense 17,409 17,379 17,409 17,409 17,162 247 1,44 Interest on Borrowings 40 0 40 40 0 40 0.00 (Gain)/Los	Professional & Outside Services			,	•				
Promotional Expenses 7,339 8,105 7,339 7,339 9,387 (2,048) (21,82) Operating Losses 1,345 1,339 1,345 1,345 2,307 (962) (41,68) TOTAL OPERATING EXPENSES 608,890 921,381 608,890 608,890 604,269 4,621 0.76 NET OPERATING INCOME 120,521 139,903 120,521 120,521 106,176 14,345 13.51 Provision for Loan Losses 96,133 34,097 96,133 96,133 40,000 56,133 140,33 Provision for Courtesy Pay Losses 1,047 1,814 1,047 1,047 2,500 (1,453) (58,12) Dividend Expense 17,409 17,379 17,409 17,409 17,162 247 1,44 Interest on Borrowings 40 0 40 40 0 0 40 0.00 (Gain)/Loss on Investments 0 (50) 0 (50) (50) 0 (50) 0.00		·		<u>-</u>		·			
Operating Losses 1,345 1,339 1,345 1,345 2,307 (962) (41.68) TOTAL OPERATING EXPENSES 608,890 921,381 608,890 608,890 604,269 4,621 0.76 NET OPERATING INCOME 120,521 139,903 120,521 120,521 106,176 14,345 13.51 Provision for Loan Losses 96,133 34,097 96,133 96,133 40,000 56,133 140.33 Provision for Courtesy Pay Losses 1,047 1,814 1,047 1,047 2,500 (1,453) (58.12) Dividend Expense 17,409 17,379 17,409 17,409 17,162 247 1.44 Interest on Borrowings 40 0 40 0 40 0	Promotional Expenses	7,339				•			
TOTAL OPERATING EXPENSES 608,890 921,381 608,890 608,890 604,269 4,621 0.76 NET OPERATING INCOME 120,521 139,903 120,521 120,521 106,176 14,345 13.51 Provision for Loan Losses 96,133 34,097 96,133 96,133 40,000 56,133 140.33 Provision for Courtesy Pay Losses 1,047 1,814 1,047 1,047 2,500 (1,453) (58.12) Dividend Expense 17,409 17,379 17,409 17,409 17,162 247 1,44 Interest on Borrowings 40 0 40 40 0 40 0 0.00 (Gain)/Loss on Investments 0 0 (511) 0 0 0 0 0 0.00 (Gain)/Loss on Fixed Assets (50) 0 0 (50) (50) 0 (50) 0.00	Operating Losses	1,345			•				
NET OPERATING INCOME 120,521 139,903 120,521 120,521 106,176 14,345 13.51 Provision for Loan Losses 96,133 34,097 96,133 96,133 40,000 56,133 140.33 Provision for Courtesy Pay Losses 1,047 1,814 1,047 1,047 2,500 (1,453) (58.12) Dividend Expense 17,409 17,379 17,409 17,409 17,162 247 1.44 Interest on Borrowings 40 0 40 40 0 40 0.00 (Gain)/Loss on Investments 0 (511) 0 0 0 0 0.00 (Gain)/Loss on Fixed Assets (50) 0 (50) (50) 0 0 0 0 0	TOTAL OPERATING EXPENSES								
Provision for Loan Losses 96,133 34,097 96,133 96,133 40,000 56,133 140.33 Provision for Courtesy Pay Losses 1,047 1,814 1,047 1,047 2,500 (1,453) (58.12) Dividend Expense 17,409 17,379 17,409 17,162 247 1.44 Interest on Borrowings 40 0 40 0 0 40 0.00 (Gain)/Loss on Investments 0 (511) 0 0 0 0 0 0.00 (Gain)/Loss on Fixed Assets (50) 0 (50) 0 (50) 0 0.00		•	,	200,020	000,030	001,203	7,021	0.76	
Provision for Loan Losses 96,133 34,097 96,133 96,133 40,000 56,133 140.33 Provision for Courtesy Pay Losses 1,047 1,814 1,047 1,047 2,500 (1,453) (58.12) Dividend Expense 17,409 17,379 17,409 17,409 17,162 247 1.44 Interest on Borrowings 40 0 40 0 0 40 0.00 (Gain)/Loss on Investments 0 (511) 0 0 0 0 0 0 0.00 (Gain)/Loss on Fixed Assets (50) 0 (50) 0 (50) 0 (50)	NET OPERATING INCOME	120.521	139,903	120 521	120 521	106 176	14 245	12.54	
Provision for Courtesy Pay Losses 1,047 1,814 1,047 1,047 2,500 (1,453) (58.12) Dividend Expense 17,409 17,379 17,409 17,409 17,162 247 1.44 Interest on Borrowings 40 0 40 0 40 0 40 0.00 (Gain)/Loss on Investments 0 (511) 0 0 0 0 0 0.00 (Gain)/Loss on Fixed Assets (50) 0 (50) 0 (50) 0 0.00		,	,		120,321	100,170	נדנידז	13.31	
Provision for Courtesy Pay Losses 1,047 1,814 1,047 1,047 2,500 (1,453) (58.12) Dividend Expense 17,409 17,379 17,409 17,409 17,162 247 1.44 Interest on Borrowings 40 0 40 0 40 0 40 0.00 (Gain)/Loss on Investments 0 (511) 0 0 0 0 0 0.00 (Gain)/Loss on Fixed Assets (50) 0 (50) 0 (50) 0 0.00	Provision for Loan Losses	96,133	34.097	96.133	96 133	40 000	56 122	140.22	
Dividend Expense 17,409 17,379 17,409 17,162 247 1.44 Interest on Borrowings 40 0 40 40 0 40 0.00 (Gain)/Loss on Investments 0 (511) 0 0 0 0 0 0.00 (Gain)/Loss on Fixed Assets (50) 0 (50) 0 (50) 0 0.00	Provision for Courtesy Pay Losses	·			•				
Interest on Borrowings 40 0 40 40 0 40 0.00 (Gain)/Loss on Investments 0 (511) 0 0 0 0 0 0.00 (Gain)/Loss on Fixed Assets (50) 0 (50) (50) 0 (50) 0 0.00	Dividend Expense		· ·	•		•			
(Gain)/Loss on Investments 0 (511) 0 0 0 0 0 0.00 (Gain)/Loss on Fixed Assets (50) 0 (50) 0 (50) 0 (50) 0 0.00	Interest on Borrowings		•			•			
(Gain)/Loss on Fixed Assets (50) 0 (50) (50) 0 (50) 0.00						_			
NET THOONE			, ,				_		
NET INCOME 5,943 87,124 5,943 5,943 46,514 (40,571) (87.22)	•	,	_	()	(20)	3	(50)	0.00	
(07.22)	NET INCOME	5,943	87,124	5,943	5,943	46.514	(40.571)	(87 22)	
					-,	.0,021	(10,3,1)	(07.22)	