## Tucson Old Pueblo Credit Union SUMMARY BALANCE SHEET



As of: 3/31/2015 Produced: 4/15/2015 4:27:04PM

LOANS Credit Cards 1,036,753 1,007,369 29,385 812,953 223,800   Unsecured Loans 4,612,023 4,570,888 41,134 4,194,495 417,527   Direct Auto Loans 8,421,825 8,652,664 (230,840) 10,440,534 (2,018,710)   Indirect Auto Loans 1,144,275 11,123,884 299,933 8,399,472 3,104,804   Home Equity Loans 7,498,511 7,677,151 (178,640) 8,169,214 (670,703)   Fixed Real Estate Loans 22,122,569 22,242,307 (118,658) 23,341,5683 (1,970,703)   Share & Certificate Secured Loans 516,005 505,921 10,084 579,703 (63,688)   All Other Loans 1,291,270 1,265,912 25,539 544,271 746,999   TOTAL LOANS 60,955,432 61,123,1515 (166,083) 61,249,673 (294,241)   All Other Loans 5,9862,070 60,067,752 (205,688) 59,756,99 105,471   TOTAL LOANS 6,986,20270 60,067,572 (205,688) 9,742,2		Current Month Mar-2015	Prior Month Feb-2015	\$Difference Feb-2015	Prior Year Mar-2014	\$Difference Mar-2014
Unsecured Loans 4,612,023 4,570,888 41,134 4,144,95 417,527   Direct Auto Loans 8,421,825 8,652,664 (230,840) 10,440,534 (2,018,730)   Indirect Auto Loans 11,412,767 11,123,684 290,933 8,399,472 3,104,804   Home Equity Loans 7,496,511 7,677,151 (178,640) 8,169,214 (670,703)   Fixed Real Estate Loans 2,2123,649 22,242,307 (118,658) 2,415,683 (1,290,703)   Share & Certificate Secured Loans 516,005 505,921 10,084 579,703 (52,858)   All Other Loans 1,291,270 1,265,912 25,359 544,271 746,999   TOTAL LOANS 60,955,432 61,121,515 (166,083) 61,249,673 (294,241)   All Other Loans 1,292,712 1,265,912 205,833 19,757,673 (294,241)   All Other Loans 60,955,432 61,621,915 (166,083) 61,249,673 299,424   All Other Loans 60,955,432 61,627,912 (205,683) 19,764,21	LOANS	1901-2015	1 ep-2013	Feb-2013	Mai-2014	Mai-2014
Unsecured Loans 4,612,023 4,570,888 41,134 4,194,495 417,527   Direct Auto Loans 8,421,825 8,552,664 (230,840) 10,40,534 (2,016,730)   Indirect Auto Loans 11,142,676 11,123,684 290,93 8,399,472 3,104,804   Home Equity Loans 7,496,511 7,677,151 (176,640) 8,169,214 (670,703)   Fixed Real Estata Loans 22,242,3679 22,242,307 (118,558) 24,315,683 (1,292,034)   Variable/Hybrid/Balloon RE Loans 4,041,119 4,075,620 (34,501) 4,783,347 (742,228)   Share & Certificate Secured Loans 1,590,00 50,5921 10,084 579,703 (63,688)   All Other Loans 1,291,270 1,265,912 25,359 544,271 746,999   TOTAL LOANS 60,655,432 61,627,512 (20,583) 61,493,074 399,712   NET LOANS 59,852,070 60,667,752 (20,583) 61,493,074 399,712   NET LOANS 59,852,070 60,667,752 (20,583) 61,526,433		1.036.753	1.007.369	29 385	817 953	723.800
Direct Auto Loans					,	
Indirect Auto Loans					, ,	
Home Equity Loans	Indirect Auto Loans					
Fixed Real Estate Loans	Home Equity Loans	7,498,511		•		, ,
Variable/Hybrid/Balloon RE Loans 4,041,119 4,075,620 (34,501) 4,783,347 (742,228)   Share & Certificate Secured Loans 516,005 505,921 10,084 579,703 (63,689)   All Other Loans 1,291,272 1,265,912 25,359 544,271 746,698)   TOTAL LOANS 60,955,432 61,121,515 (166,083) 61,249,673 (294,241)   Allowance for Loan Loss (1,093,362) (1,063,763) (39,599) (1,493,074) 399,712   NET LOANS 59,862,070 60,67,752 (205,683) 59,756,599 105,471   CASH 1,928,712 1,486,069 472,643 1,827,643 101,069   INVESTMENTS 64,525,223 66,464,666 (1,939,442) 68,526,865 (4,010,641)   FEX E and Leasehold Improvements (Net) 3,934,282 2,946,323 (12,041) 4,048,100 (113,818)   FF& E and Leasehold Improvements (Net) 30,934,282 294,167 (3,245) 269,496 21,426   OTHER ASSETS 316,687 270,027 46,660 32	• •		22,242,307			
Share & Certificate Secured Loans 516,005 505,921 10,084 579,703 (63,698)   All Other Loans 1,291,270 1,255,912 25,359 544,271 746,999   TOTAL LOANS 60,955,432 61,121,515 (16,6083) 61,249,673 (294,241)   Allowance for Loan Loss (1,093,362) (1,053,763) (39,599) (1,493,074) 399,712   NET LOANS 59,862,070 60,067,752 (205,683) 59,756,599 105,471   CASH 1,928,712 1,456,069 472,63 (8,526,685) (4,001,641)   INVESTIMENTS 64,525,223 66,44,666 (1,939,442) 68,526,685 (4,001,641)   FIXED ASSETS Land & Building (Net) 3,934,282 3,946,323 (12,041) 4,048,100 (11,818)   FRE & and Leasehold Improvements (Net) 290,922 294,167 (3,245) 269,496 21,426   OTHER ASSETS 316,687 270,027 46,660 326,159 (9,472)   All Other Assets 4,706,743 4,669,008 37,755 2,029,317<	Variable/Hybrid/Balloon RE Loans	4,041,119	4,075,620	(34,501)	4,783,347	(742,228)
All Other Loans	Share & Certificate Secured Loans	516,005	505,921	10,084	579,703	
Allowance for Loan Loss (1,093,362) (1,053,763) (39,599) (1,493,074) 399,712   NET LOANS 59,862,070 60,067,752 (205,683) 59,756,599 105,471   CASH 1,928,712 1,456,069 472,643 1,827,643 101,069   INVESTMENTS 64,525,223 66,464,666 (1,939,442) 68,526,855 (4,001,641)   FIXED ASSETS Land & Building (Net) 3,934,282 3,946,323 (12,041) 4,048,100 (113,818)   FF& E and Leasehold Improvements (Net) 290,922 294,167 (3,245) 269,496 21,426   OTHER ASSETS 316,687 270,027 46,660 326,159 (9,472)   Prepaid Expenses 397,964 410,561 (12,597) 273,579 124,385   All Other Assets 1,760,743 4,669,008 37,735 2,029,317 2,174,25   TOTAL ASSETS 135,962,603 137,578,573 (1,615,970) 137,057,757 (1,095,155)   LIABILITIES AND EQUITY 41 Payables and Liabilities 1,451,052 1		1,291,270		25,359	544,271	
Allowance for Loan Loss (1,093,362) (1,093,763) (39,599) (1,493,074) 399,712   NET LOANS 59,862,070 60,677,752 (205,683) 59,756,599 105,471   CASH 1,928,712 1,456,069 472,643 1,827,643 10,069   INVESTMENTS 64,525,223 66,464,666 (1,939,442) 68,526,865 (4,001,641)   FIXED ASSETS 2 3,934,282 3,946,323 (12,041) 4,048,100 (113,818)   FF& E and Leasehold Improvements (Net) 290,922 294,167 3,245 269,496 21,426   OTHER ASSETS 316,687 270,027 46,660 326,159 (9,472)   Prepaid Expenses 397,964 410,561 (12,597) 273,579 124,385   All Other Assets 4,706,743 4,660,908 3,735 2,029,317 2,677,25   TOTAL ASSETS 1,451,052 1,630,037 (1,615,970) 137,077,75 1,095,155   All Payables and Liabilities 1,451,052 1,630,037 (178,985) 632,062 818,990 </td <td>TOTAL LOANS</td> <td>60,955,432</td> <td>61,121,515</td> <td>(166,083)</td> <td>61,249,673</td> <td>(294,241)</td>	TOTAL LOANS	60,955,432	61,121,515	(166,083)	61,249,673	(294,241)
NET LOANS 59,862,070 60,067,752 (205,683) 59,756,599 105,471   CASH 1,928,712 1,456,069 472,643 1,827,643 101,069   INVESTMENTS 64,525,223 66,466,666 (1,939,442) 68,526,865 (4,001,641)   FIXED ASSETS Land & Building (Net) 3,934,282 3,946,323 (12,041) 4,048,100 (113,818)   FF&E and Leasehold Improvements (Net) 290,922 294,167 (3,245) 269,496 21,426   OTHER ASSETS 316,687 270,027 46,660 326,159 (9,472)   Prepaid Expenses 397,964 410,561 (12,597) 273,579 124,385   All Other Assets 4,706,743 4,669,008 37,735 2,029,317 2,677,425   TOTAL ASSETS 1,451,052 1,630,037 (178,985) 632,062 818,990   TOTAL LIABILITIES AND EQUITY 41 276,007 178,985) 632,062 818,990   TOTAL LIABILITIES 1,451,052 1,630,037 (178,985) 632,062 818	Allowance for Loan Loss	(1,093,362)	(1,053,763)		(1,493,074)	399,712
CASH 1,928,712 1,456,069 472,643 1,827,643 101,069   INVESTMENTS 64,525,223 66,464,666 (1,939,442) 68,526,865 (4,001,641)   FIXED ASSETS   Land & Building (Net) 3,934,282 3,946,323 (12,041) 4,048,100 (113,818)   FF& E and Leasehold Improvements (Net) 299,922 294,167 (3,245) 269,496 21,426   OTHER ASSETS   Accrued Interest 316,687 270,027 46,660 326,159 (9,472)   Prepaid Expenses 397,964 410,561 (12,597) 273,579 124,385   All Other Assets 4,706,743 4,669,008 37,735 2,029,317 2,677,425   TOTAL ASSETS 135,962,603 137,578,573 (1,615,970) 137,075,757 (1,095,155)   TOTAL LIABILITIES 1,451,052 1,630,037 (178,985) 632,062 818,990   TOTAL LIABILITIES 1,451,052 1,630,037 (178,985) 632,062 818,990	NET LOANS					
Notestments	CASH	1,928,712	1,456,069	, , ,		
FIXED ASSETS   Land & Building (Net)   3,934,282   3,946,323   (12,041)   4,048,100   (113,818)   FF& E and Leasehold Improvements (Net)   290,922   294,167   (3,245)   269,496   21,426   (3,245)   269,496   21,426   (3,245)   269,496   21,426   (3,245)   269,496   21,426   (3,245)   269,496   21,426   (3,245)   269,496   21,426   (3,245)   269,496   21,426   (3,245)   269,496   21,426   (3,245)   269,496   21,426   (3,245)   269,496   21,426   (3,245)   273,579   273,5	INVESTMENTS		66,464,666	•		
FF& E and Leasehold Improvements (Net) OTHER ASSETS 290,922 294,167 (3,245) 269,496 21,426   Accrued Interest 316,687 270,027 46,660 326,159 (9,472)   Prepaid Expenses 397,964 410,561 (12,597) 273,579 124,385   All Other Assets 4,706,743 4,669,008 37,735 2,029,317 2,677,425   TOTAL ASSETS 135,962,603 137,578,573 (1,615,970) 137,057,757 (1,095,155)   LIABILITIES AND EQUITY 1,451,052 1,630,037 (178,985) 632,062 818,990   TOTAL LIABILITIES 1,451,052 1,630,037 (178,985) 632,062 818,990   TOTAL SHARES 1,451,052 1,630,037 (178,985) 632,062 818,990   Shares and Clubs 55,290,019 54,964,262 325,757 54,254,740 1,035,279   Money Market Accounts 23,190,621 22,914,414 276,207 24,095,156 6904,535   Share Certificates 12,821,739 12,976,420 (154,681) 15,017,493	FIXED ASSETS					
FF& E and Leasehold Improvements (Net) OTHER ASSETS 290,922 294,167 (3,245) 269,496 21,426   Accrued Interest 316,687 270,027 46,660 326,159 (9,472)   Prepaid Expenses 397,964 410,561 (12,597) 273,579 124,385   All Other Assets 4,706,743 4,669,008 37,735 2,029,317 2,677,425   TOTAL ASSETS 135,962,603 137,578,573 (1,615,970) 137,057,757 (1,095,155)   LIABILITIES AND EQUITY 1,451,052 1,630,037 (178,985) 632,062 818,990   TOTAL LIABILITIES 1,451,052 1,630,037 (178,985) 632,062 818,990   TOTAL SHARES 1,451,052 1,630,037 (178,985) 632,062 818,990   Shares and Clubs 55,290,019 54,964,262 325,757 54,254,740 1,035,279   Money Market Accounts 23,190,621 22,914,414 276,207 24,095,156 6904,535   Share Certificates 12,821,739 12,976,420 (154,681) 15,017,493	Land & Building (Net)	3,934,282	3,946,323	(12,041)	4,048,100	(113,818)
OTHER ASSETS   Accrued Interest 316,687 270,027 46,660 326,159 (9,472)   Prepaid Expenses 397,964 410,561 (12,597) 273,579 124,385   All Other Assets 4,706,743 4,669,008 37,735 2,029,317 2,677,425   TOTAL ASSETS 135,962,603 137,578,573 (1,615,970) 137,057,757 (1,095,155)   LIABILITIES AND EQUITY   All Payables and Liabilities 1,451,052 1,630,037 (178,985) 632,062 818,990   TOTAL LIABILITIES 1,451,052 1,630,037 (178,985) 632,062 818,990   TOTAL LIABILITIES 1,451,052 1,630,037 (178,985) 632,062 818,990   SHARES   Shares and Clubs 55,290,019 54,964,262 325,757 54,254,740 1,035,279   Money Market Accounts 23,190,621 22,914,414 276,207 24,095,156 (904,535)   Share Certificates 12,821,739 12,976,420	FF& E and Leasehold Improvements (Net)	290,922	294,167	(3,245)		21,426
Prepaid Expenses 397,964 410,561 (12,597) 273,579 124,385   All Other Assets 4,706,743 4,669,008 37,735 2,029,317 2,677,425   TOTAL ASSETS 135,962,603 137,578,573 (1,615,970) 137,057,757 (1,095,155)   LIABILITIES AND EQUITY   All Payables and Liabilities 1,451,052 1,630,037 (178,985) 632,062 818,990   TOTAL LIABILITIES 1,451,052 1,630,037 (178,985) 632,062 818,990   SHARES   Shares and Clubs 55,290,019 54,964,262 325,757 54,254,740 1,035,279   Money Market Accounts 23,190,621 22,914,414 276,207 24,095,156 (904,535)   Share Draft Checking 24,666,494 26,567,969 (1,901,475) 24,187,876 478,618   Share Certificates 12,821,739 12,964,20 (154,681) 15,017,493 (2,195,754)   Demand IRAs 5,056,267 5,010,301 45,965 5,412,902 (356,653)						·
All Other Assets 4,706,743 4,669,008 37,735 2,029,317 2,677,425   TOTAL ASSETS 135,962,603 137,578,573 (1,615,970) 137,057,757 (1,095,155)   LIABILITIES AND EQUITY   All Payables and Liabilities 1,451,052 1,630,037 (178,985) 632,062 818,990   TOTAL LIABILITIES SHARES 1,451,052 1,630,037 (178,985) 632,062 818,990   Shares and Clubs 55,290,019 54,964,262 325,757 54,254,740 1,035,279   Money Market Accounts 23,190,621 22,914,414 276,207 24,095,156 (904,535)   Share Draft Checking 24,666,494 26,567,969 (1,901,475) 24,187,876 478,618   Share Certificates 12,821,739 12,976,420 (154,681) 15,017,493 (2,195,754)   Demand IRAs 5,056,267 5,010,301 45,965 5,412,920 (356,653)   IRA Certificates 4,108,312 4,226,529 (118,217) 4,689,052 (580,740)   TOTAL SHARES 125,133,452 <td>Accrued Interest</td> <td>316,687</td> <td>270,027</td> <td>46,660</td> <td>326,159</td> <td>(9,472)</td>	Accrued Interest	316,687	270,027	46,660	326,159	(9,472)
TOTAL ASSETS 135,962,603 137,578,573 (1,615,970) 137,057,757 (1,095,155)   LIABILITIES AND EQUITY   All Payables and Liabilities 1,451,052 1,630,037 (178,985) 632,062 818,990   TOTAL LIABILITIES 1,451,052 1,630,037 (178,985) 632,062 818,990   SHARES   Shares and Clubs 55,290,019 54,964,262 325,757 54,254,740 1,035,279   Money Market Accounts 23,190,621 22,914,414 276,207 24,095,156 (904,535)   Share Draft Checking 24,666,494 26,567,969 (1,901,475) 24,187,876 478,618   Share Certificates 12,821,739 12,976,420 (154,681) 15,017,493 (2,195,754)   Demand IRAs 5,056,267 5,010,301 45,965 5,412,920 (356,653)   IRA Certificates 4,108,312 4,226,529 (118,217) 4,689,052 (580,740)   TOTAL SHARES 125,133,452 126,659,896 (1,526,444) 127,657,236 (2,523,784)	Prepaid Expenses	397,964	410,561	(12,597)	273,579	124,385
LIABILITIES AND EQUITY   Ail Payables and Liabilities 1,451,052 1,630,037 (178,985) 632,062 818,990   TOTAL LIABILITIES 1,451,052 1,630,037 (178,985) 632,062 818,990   SHARES   Shares and Clubs 55,290,019 54,964,262 325,757 54,254,740 1,035,279   Money Market Accounts 23,190,621 22,914,414 276,207 24,095,156 (904,535)   Share Draft Checking 24,666,494 26,567,969 (1,901,475) 24,187,876 478,618   Share Certificates 12,821,739 12,976,420 (154,681) 15,017,493 (2,195,754)   Demand IRAs 5,056,267 5,010,301 45,965 5,412,920 (356,653)   IRA Certificates 4,108,312 4,226,529 (118,217) 4,689,052 (580,740)   TOTAL SHARES 125,133,452 126,659,896 (1,526,444) 127,657,236 (2,523,784)   Regular Reserves 6,071,259 6,071,259 0 5,731,571 339,688   Und	All Other Assets	4,706,743	4,669,008	37,735	2,029,317	2,677,425
All Payables and Liabilities 1,451,052 1,630,037 (178,985) 632,062 818,990   TOTAL LIABILITIES 1,451,052 1,630,037 (178,985) 632,062 818,990   SHARES 5 1,451,052 1,630,037 (178,985) 632,062 818,990   Shares and Clubs 55,290,019 54,964,262 325,757 54,254,740 1,035,279   Money Market Accounts 23,190,621 22,914,414 276,207 24,095,156 (904,535)   Share Draft Checking 24,666,494 26,567,969 (1,901,475) 24,187,876 478,618   Share Certificates 12,821,739 12,976,420 (154,681) 15,017,493 (2,195,754)   Demand IRAs 5,056,267 5,010,301 45,965 5,412,920 (356,653)   IRA Certificates 4,108,312 4,226,529 (118,217) 4,689,052 (580,740)   TOTAL SHARES 125,133,452 126,659,896 (1,526,444) 127,657,236 (2,523,784)   Regular Reserves 6,071,259 6,071,259 0 5,731,5	TOTAL ASSETS	135,962,603	137,578,573	(1,615,970)	137,057,757	(1,095,155)
TOTAL LIABILITIES 1,451,052 1,630,037 (178,985) 632,062 818,990   SHARES Shares and Clubs 55,290,019 54,964,262 325,757 54,254,740 1,035,279   Money Market Accounts 23,190,621 22,914,414 276,207 24,095,156 (904,535)   Share Draft Checking 24,666,494 26,567,969 (1,901,475) 24,187,876 478,618   Share Certificates 12,821,739 12,976,420 (154,681) 15,017,493 (2,195,754)   Demand IRAs 5,056,267 5,010,301 45,965 5,412,920 (356,653)   IRA Certificates 4,108,312 4,226,529 (118,217) 4,689,052 (580,740)   TOTAL SHARES 125,133,452 126,659,896 (1,526,444) 127,657,236 (2,523,784)   Regular Reserves 6,071,259 6,071,259 0 5,731,571 339,688   Undivided Earnings 3,384,637 3,398,772 (14,135) 3,241,102 143,535   TOTAL EQUITY 9,378,099 9,288,640 89,459 8,768,	LIABILITIES AND EQUITY					
SHARES   Shares and Clubs 55,290,019 54,964,262 325,757 54,254,740 1,035,279   Money Market Accounts 23,190,621 22,914,414 276,207 24,095,156 (904,535)   Share Draft Checking 24,666,494 26,567,969 (1,901,475) 24,187,876 478,618   Share Certificates 12,821,739 12,976,420 (154,681) 15,017,493 (2,195,754)   Demand IRAs 5,056,267 5,010,301 45,965 5,412,920 (356,653)   IRA Certificates 4,108,312 4,226,529 (118,217) 4,689,052 (580,740)   TOTAL SHARES 125,133,452 126,659,896 (1,526,444) 127,657,236 (2,523,784)   Regular Reserves 6,071,259 6,071,259 0 5,731,571 339,688   Undivided Earnings 3,384,637 3,398,772 (14,135) 3,241,102 143,535   TOTAL EQUITY 9,378,099 9,288,640 89,459 8,768,459 609,639	All Payables and Liabilities	1,451,052	1,630,037	(178,985)	632,062	818,990
Shares and Clubs 55,290,019 54,964,262 325,757 54,254,740 1,035,279   Money Market Accounts 23,190,621 22,914,414 276,207 24,095,156 (904,535)   Share Draft Checking 24,666,494 26,567,969 (1,901,475) 24,187,876 478,618   Share Certificates 12,821,739 12,976,420 (154,681) 15,017,493 (2,195,754)   Demand IRAs 5,056,267 5,010,301 45,965 5,412,920 (356,653)   IRA Certificates 4,108,312 4,226,529 (118,217) 4,689,052 (580,740)   TOTAL SHARES 125,133,452 126,659,896 (1,526,444) 127,657,236 (2,523,784)   Regular Reserves 6,071,259 6,071,259 0 5,731,571 339,688   Unrealized Gain/Loss (AFS) (77,797) (181,391) 103,594 (204,213) 126,416   Undivided Earnings 3,384,637 3,398,772 (14,135) 3,241,102 143,535   TOTAL EQUITY 9,378,099 9,288,640 89,459 8,768,459		1,451,052	1,630,037		632,062	<del></del>
Money Market Accounts 23,190,621 22,914,414 276,207 24,095,156 (904,535)   Share Draft Checking 24,666,494 26,567,969 (1,901,475) 24,187,876 478,618   Share Certificates 12,821,739 12,976,420 (154,681) 15,017,493 (2,195,754)   Demand IRAs 5,056,267 5,010,301 45,965 5,412,920 (356,653)   IRA Certificates 4,108,312 4,226,529 (118,217) 4,689,052 (580,740)   TOTAL SHARES 125,133,452 126,659,896 (1,526,444) 127,657,236 (2,523,784)   Regular Reserves 6,071,259 6,071,259 0 5,731,571 339,688   Unrealized Gain/Loss (AFS) (77,797) (181,391) 103,594 (204,213) 126,416   Undivided Earnings 3,384,637 3,398,772 (14,135) 3,241,102 143,535   TOTAL EQUITY 9,378,099 9,288,640 89,459 8,768,459 609,639	SHARES	. ,		, , ,	•	
Money Market Accounts 23,190,621 22,914,414 276,207 24,095,156 (904,535)   Share Draft Checking 24,666,494 26,567,969 (1,901,475) 24,187,876 478,618   Share Certificates 12,821,739 12,976,420 (154,681) 15,017,493 (2,195,754)   Demand IRAs 5,056,267 5,010,301 45,965 5,412,920 (356,653)   IRA Certificates 4,108,312 4,226,529 (118,217) 4,689,052 (580,740)   TOTAL SHARES 125,133,452 126,659,896 (1,526,444) 127,657,236 (2,523,784)   Regular Reserves 6,071,259 6,071,259 0 5,731,571 339,688   Unrealized Gain/Loss (AFS) (77,797) (181,391) 103,594 (204,213) 126,416   Undivided Earnings 3,384,637 3,398,772 (14,135) 3,241,102 143,535   TOTAL EQUITY 9,378,099 9,288,640 89,459 8,768,459 609,639	Shares and Clubs	55,290,019	54,964,262	325,757	54,254,740	1,035,279
Share Draft Checking 24,666,494 26,567,969 (1,901,475) 24,187,876 478,618   Share Certificates 12,821,739 12,976,420 (154,681) 15,017,493 (2,195,754)   Demand IRAs 5,056,267 5,010,301 45,965 5,412,920 (356,653)   IRA Certificates 4,108,312 4,226,529 (118,217) 4,689,052 (580,740)   TOTAL SHARES 125,133,452 126,659,896 (1,526,444) 127,657,236 (2,523,784)   Regular Reserves 6,071,259 6,071,259 0 5,731,571 339,688   Unrealized Gain/Loss (AFS) (77,797) (181,391) 103,594 (204,213) 126,416   Undivided Earnings 3,384,637 3,398,772 (14,135) 3,241,102 143,535   TOTAL EQUITY 9,378,099 9,288,640 89,459 8,768,459 609,639						(904,535)
Demand IRAs 5,056,267 5,010,301 45,965 5,412,920 (356,653)   IRA Certificates 4,108,312 4,226,529 (118,217) 4,689,052 (580,740)   TOTAL SHARES 125,133,452 126,659,896 (1,526,444) 127,657,236 (2,523,784)   Regular Reserves 6,071,259 6,071,259 0 5,731,571 339,688   Unrealized Gain/Loss (AFS) (77,797) (181,391) 103,594 (204,213) 126,416   Undivided Earnings 3,384,637 3,398,772 (14,135) 3,241,102 143,535   TOTAL EQUITY 9,378,099 9,288,640 89,459 8,768,459 609,639	Share Draft Checking	24,666,494	26,567,969	(1,901,475)	24,187,876	478,618
Demand IRAs 5,056,267 5,010,301 45,965 5,412,920 (356,653)   IRA Certificates 4,108,312 4,226,529 (118,217) 4,689,052 (580,740)   TOTAL SHARES 125,133,452 126,659,896 (1,526,444) 127,657,236 (2,523,784)   Regular Reserves 6,071,259 6,071,259 0 5,731,571 339,688   Unrealized Gain/Loss (AFS) (77,797) (181,391) 103,594 (204,213) 126,416   Undivided Earnings 3,384,637 3,398,772 (14,135) 3,241,102 143,535   TOTAL EQUITY 9,378,099 9,288,640 89,459 8,768,459 609,639	-	12,821,739	12,976,420	(154,681)	15,017,493	(2,195,754)
TOTAL SHARES 125,133,452 126,659,896 (1,526,444) 127,657,236 (2,523,784)   Regular Reserves 6,071,259 6,071,259 0 5,731,571 339,688   Unrealized Gain/Loss (AFS) (77,797) (181,391) 103,594 (204,213) 126,416   Undivided Earnings 3,384,637 3,398,772 (14,135) 3,241,102 143,535   TOTAL EQUITY 9,378,099 9,288,640 89,459 8,768,459 609,639		5,056,267		45,965	5,412,920	(356,653)
Regular Reserves 6,071,259 6,071,259 0 5,731,571 339,688   Unrealized Gain/Loss (AFS) (77,797) (181,391) 103,594 (204,213) 126,416   Undivided Earnings 3,384,637 3,398,772 (14,135) 3,241,102 143,535   TOTAL EQUITY 9,378,099 9,288,640 89,459 8,768,459 609,639	IRA Certificates	4,108,312	4,226,529	(118,217)	4,689,052	(580,740)
Regular Reserves 6,071,259 6,071,259 0 5,731,571 339,688   Unrealized Gain/Loss (AFS) (77,797) (181,391) 103,594 (204,213) 126,416   Undivided Earnings 3,384,637 3,398,772 (14,135) 3,241,102 143,535   TOTAL EQUITY 9,378,099 9,288,640 89,459 8,768,459 609,639	TOTAL SHARES	125,133,452	126,659,896	(1,526,444)	127,657,236	(2,523,784)
Unrealized Gain/Loss (AFS) (77,797) (181,391) 103,594 (204,213) 126,416   Undivided Earnings 3,384,637 3,398,772 (14,135) 3,241,102 143,535   TOTAL EQUITY 9,378,099 9,288,640 89,459 8,768,459 609,639						
Undivided Earnings 3,384,637 3,398,772 (14,135) 3,241,102 143,535   TOTAL EQUITY 9,378,099 9,288,640 89,459 8,768,459 609,639		(77,797)	(181,391)	103,594	(204,213)	126,416
<b>TOTAL EQUITY</b> 9,378,099 9,288,640 89,459 8,768,459 609,639		3,384,637	3,398,772		3,241,102	143,535
						609,639
	TOTAL LIABILITIES AND EQUITY	135,962,603	137,578,573	(1,615,970)	137,057,757	(1,095,155)

We certify, to the best of our knowledge and belief, that these financial statements are true and correct and present fairly the financial position and the results of operations for the periods covered.

Kenton Hall, VP of Finance/CFC

Date

Richard Prater, Treasurer

Date

G.Vernon Babilon, President/CEO

Date

## Tucson Old Pueblo Credit Union SUMMARY INCOME STATEMENT



As of: 3/31/2015							Produced: 4/16/2015 3:01:25P
·····	MTD Actual	QTD Actual	YTD Actual	YTD Budget	\$ Diff YTD	% Diff YTD	
	Mar-2015	Mar-2015	Mar-2015	Mar-2015	Mar-2015	Mar-2015	
INCOME						***************************************	
Interest on Loans	281,742	815,651	815, <del>6</del> 51	872,489	(56,838)	(6.51)	
Income from Investments	63,480	182,895	182,895	192,677	(9,782)	(5.08)	
Other Operating Income	182,623	420,059	420,059	374,941	45,118	12.03	
TOTAL INCOME	527,845	1,418,605	1,418,605	1,440,107	(21,502)	(1.49)	
OPERATING EXPENSES							
Employee Compensation	175,050	516,209	516,209	541,190	(24,981)	(4.62)	
Payroll Taxes	20,744	51,802	51,802	70,798	(18,996)	(26.83)	
Employee Commissions/Incentives	9,058	25,500	25,500	23,472	2,028	(20.83) 8.64	
Employee Benefits	17,366	65,314	65,314	75,900	(10,586)	(13.95)	
Meetings	(42)	3,083	3,083	3,346	(263)	(7.87)	
Loan Servicing	25,871	68,357	68,357	67,865	492	0.73	
State Banking Department Fee	1,335	4,004	4,004	4,005	(1)	(0.03)	
Office Occupancy	37,388	112,252	112,252	114,861	(2,609)	(2.27)	
Office Operations	49,059	151,004	151,004	159,216	(8,212)	(5.16)	
Miscellaneous Expenses	552	2,333	2,333	2,959	(626)	(21.16)	
Assocation Dues	2,305	7,200	7,200	8,580	(1,380)	(16.08)	
Education, Training & Research	757	1,756	1,756	3,192	(1,436)	(44.98)	
Professional & Outside Services	73,220	212,950	212,950	213,788	(838)	(0.39)	
Travel & Conferences	788	788	788	3,500	(2,712)	(77.48)	
Promotional Expenses	5,570	18,631	18,631	15,439	3,192	20.67	
Over/Short & Fraud Account Adjustments	519	6,243	6,243	11,550	(5,307)	(45.95)	
TOTAL OPERATING EXPENSES	419,541	1,247,427	1,247,427	1,319,661	(72,234)	(5.47)	
NET OPERATING INCOME	108,304	171,179	171,179	120, <del>44</del> 6	50,733	42.12	
Allowance for Loan Loss Expense	111,124	130,324	130,324	85,000	45,324	53.32	
Provision for Courtesy Pay	1,130	849	849	2,250	(1,401)	(62.26)	
Dividends	10,173	30,142	30,142	30,207	(65)	(0.22)	
Interest on Borrowed Money	13	13	13	0	13	0.00	
(Gain) Loss Foreclosed Assets	0	17,629	17,629	0	17, <del>6</del> 29	0.00	
NET INCOME	(14,135)	(7,778)	(7,778)	2,989	(10,767)	(360.23)	