

St Thomas Credit Union
Income Statement - Consolidated



In USD.

As of: 12/31/2017

Produced: 1/17/2018 3:37:13PM

	MTD Dec-2017	QTD Dec-2017	YTD Dec-2017
INCOME			
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Loan Income	89,556.12	274,177.15	1,098,052.16
Investment Income	5,780.71	16,999.67	56,984.75
Fee Income	15,326.30	43,664.72	217,401.52
Other Income	6,772.89	23,762.56	95,453.67
TOTAL INCOME	117,436.02	358,604.10	1,467,892.10
EXPENSES			
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Compensation	45,352.62	118,334.71	460,527.64
Employee Benefits	8,886.84	23,400.12	109,128.02
Travel and Conference	1,873.23	5,440.45	11,658.02
Association Dues	751.81	2,320.03	9,149.34
Office Occupancy	7,742.14	25,091.78	97,968.73
Office Operations	10,580.69	27,291.44	118,707.54
Marketing Expense	972.74	2,594.16	6,819.90
Loan Servicing	6,579.94	23,800.53	91,128.76
Professional & Outside Services	19,545.86	62,159.20	231,384.68
Provision for Losses	10,000.00	30,000.00	120,000.00
Supervisory and Exam Expense	0.00	875.03	5,000.00
Cash Over and Short	4,683.00	4,675.65	4,632.40
Annual Meeting	100.00	300.00	1,200.00
Other Operating Expenses	3,503.57	4,831.31	16,829.38
Gain/Loss on Sale-Auto	0.00	375.18	375.18
TOTAL EXPENSES	120,572.44	331,489.59	1,284,509.59
DIVIDEND			
Dividends	4,879.84	14,774.53	58,795.29
NET INCOME	(8,016.26)	12,339.98	124,587.22