

INCOME STATEMENT

YEAR ENDING DECEMBER 31,

INTEREST INCOME

Interest on Personal Loans	\$	\$
Interest on Real Estate Loans		
Interest on Business Loans		
Interest on Investments		
	_____	_____
	\$	\$

DIVIDEND/INTEREST EXPENSE

Dividend on Deposits	\$	\$
Interest on Borrowings		
	_____	_____
	\$	\$

NET INTEREST INCOME

\$ \$

PROVISION FOR LOAN/SHARE LOSS

\$ \$

NET INTEREST INCOME AFTER PROVISION FOR LOAN/SHARE LOSS

\$ _____ \$ _____

OTHER OPERATING INCOME

Member and Loan Fees	\$	\$
Interchange Income	\$	\$
Other Income	\$	\$

OPERATING EXPENSE

Payroll and Benefits	\$	\$
Education and Promotion		
Cost of Space Occupied		
Office Operations		
Data Processing		
Interchange Expenses		
Other Expenses		
	_____	_____

NET INCOME

\$ \$

