

# Financial Statement

Effective June 30, 2014

## Balance Sheet

as of June 30, 2014  
(unaudited)

### Assets

Loans to Members . . . . .	\$ 732,631,088
Allowance for Loan Losses . . . . .	(16,168,419)
Investments . . . . .	228,769,488
Other Assets . . . . .	92,936,492
<b>Total Assets</b>	<b>\$ 1,038,168,649</b>

### Liabilities and Equity

Borrowings . . . . .	\$ 163,054,811
Other Liabilities . . . . .	1,002,804
Member Deposits . . . . .	780,983,950
OCI, Reserves, and Undivided Earnings . . . . .	93,127,084
<b>Total Liabilities and Equity</b>	<b>\$ 1,038,168,649</b>

## Income Statement

for six months ended June 30, 2014  
(unaudited)

### Income

Income from Loans to Members . . . . .	\$ 19,805,574
Income from Fees . . . . .	6,109,377
Income from Investments . . . . .	1,011,741
Other Income . . . . .	1,335,869
<b>Total Income</b>	<b>\$ 28,262,561</b>

<b>Cost of Funds</b> . . . . .	4,156,110
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<b>Gross Margin</b>	<b>\$ 24,106,450</b>
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### Operating Expenses

Payroll and Benefits . . . . .	\$ 11,300,708
Other Operating Expenses . . . . .	\$ 12,713,132
<b>Total Operating Expenses</b>	<b>\$ 24,013,840</b>

<b>Net Income</b> . . . . .	<b>\$ 92,611</b>
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<b>Total Assets Under Management</b> . . . . .	<b>\$ 2,341,311,479</b>
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Evangelical Christian Credit Union (ECCU) is the leading banking resource for ministries across the country. Our mission is to increase the effectiveness of evangelical Christian ministries.

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If you have questions about ECCU's financial performance, please contact your ministry development officer or call 800.634.3228.



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Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. National Credit Union Administration (NCUA), a U.S. Government Agency.

This financial report is unaudited. Audited financial statements for the previous fiscal year are available in the credit union office.