

Delayed Deposit Services Licensees

Statement of Income and Expenses for the period January 1, 2018 through December 31, 2018
Number of full-time employees 68, Number of part-time employees 26, as of December 31, 2018

Schedule A

Income

DDS Transaction Fees Collected	24,902.05
DDS NSF Penalties Related to DDS Transactions	152,381
DDS Charge Off Recovery	3,665,966
DDS Checks Sold for Collection	273,576
Total Income attributable to DDS	\$28,993,972
Income from non-DDS Business Conducted at Location and Its Branches	1,547,542
Gross Income	\$30,541,515

Expenses

Expenses:	\$7,474,008
Bad Debt (Charge off)	\$7,952,180
--Salary	
Collection Expenses (Fees related to collection of checks)	\$525,564
Other DDS Expenses	\$8,111,607
Expenses from non-DDS Business	\$381,831
Total Expenses	\$24,445,191
Net Income (Gross Income - Total Expenses)	\$6,096,324

Schedule B

Statement of Assets and Liabilities as of 12/31/2018	
Cash on Hand and in Banks - Available for DDS Operation	7,673,167
Current Inventory	8,472,728
Collection Inventory	1,232,939
All other Assets	11,725,630
Total Assets	\$29,104,463
Total Liabilities	1,455,371
Net Worth	\$27,649,092
Total Liabilities + Net Worth (must equal Total Assets)	\$29,104,463

Transaction Activities of Licensees and Makers

Total Number of Makers	51,976
Total Number of Transactions	54,937
Average Transaction Size	\$346.00
Total Transacted Transaction Charger	\$27,969,746.00
Total Transaction Actual Charges	\$28,130,469.00
Number of Defaulted Transactions	32,873
Number of Charged-Off Transactions	11,427
Dollar Value of Transactions Charged Off	\$3,764,520.00
Number of Non-Negotiable Check Fees	6,627
Dollar Value of Non-Negotiable Check Fees	\$87,578.00
Average Contracted Annual Percentage Rate	387%