

2018
Combined P & L
YTD Total
9/30/2018

	CNT	BPM	DEP	Lending	BSC	Oliari Co.	722 Bedford	Total 2018
Revenue								
Gold	987,640,134.21	57,867,472.35	-	-	-	-	-	1,045,507,606.56
Silver	3,095,980,605.71	2,741,915.18	-	-	-	-	-	3,098,722,520.89
Platinum	13,281,836.70	275,361.21	-	-	-	-	-	13,557,197.91
Palladium	11,807,404.91	21,067.50	-	-	-	-	-	11,828,472.41
Rhodium	5,022,730.97	-	-	-	-	-	-	5,022,730.97
Minting	2,622,625.92	2,039.82	-	-	-	-	-	2,624,665.74
Other	751,779.69	2,611,630.50	2,454,254.90	-	547,363.97	-	-	6,365,029.06
Total Revenue	4,117,107,118.11	63,519,486.56	2,454,254.90	-	547,363.97	-	-	4,183,628,223.54
COGS								
Gold	1,004,400,301.89	57,705,401.13	-	-	-	-	-	1,062,105,703.02
Silver	3,091,078,805.71	2,518,888.90	-	-	-	-	-	3,093,597,694.61
Platinum	12,587,660.74	256,268.82	-	-	-	-	-	12,843,929.56
Palladium	12,058,066.88	13,142.00	-	-	-	-	-	12,071,208.88
Rhodium	4,877,108.45	-	-	-	-	-	-	4,877,108.45
Minting	2,496,097.47	916.55	-	-	-	-	-	2,497,014.02
Other	(14,954,112.65)	2,200,693.41	278,193.64	-	1,648.22	-	-	(12,473,577.38)
Total GOGC	4,112,543,928.49	62,695,310.81	278,193.64	-	1,648.22	-	-	4,175,519,081.16
Gross Profit	4,563,189.62	824,175.75	2,176,061.26	-	545,715.75	-	-	8,109,142.38
Expenses								
Personnel Expenses								
Salary and Wages	2,797,645.50	-	78,047.46	-	228,303.51	-	-	3,103,996.47
Workers Compensation	26,017.00	-	-	-	-	-	-	26,017.00
Employer Related Taxes	234,558.69	-	8,076.88	-	15,186.35	-	-	257,821.92
Healthcare Expenses	241,692.67	-	28,097.99	-	44,795.31	-	-	314,585.97
Dental & Other Insurances	36,031.53	-	1,952.82	-	2,753.04	-	-	40,737.39
3% Safe Harbor EE Contribution	80,235.00	-	2,800.00	-	4,250.00	-	-	87,285.00
Employee Benefit - Other	12,577.04	-	1,481.01	-	2,646.57	-	-	16,704.62
Employee Training	6,741.74	-	-	-	-	-	-	6,741.74
Employee Lunch Program	45,648.72	-	-	-	-	-	-	45,648.72
Total Personnel Expenses	3,481,147.89	-	120,456.16	-	297,934.78	-	-	3,899,538.83

**2018
Combined P & L
YTD Total
9/30/2018**

	CNT	BPM	DEP	Lending	BSC	Oliari Co.	722 Bedford	Total 2018
Facility Expense								
Rent	387,800.00	-	337,500.00	-	9,000.00	-	-	734,300.00
Utilities - Electric	893.98	-	62,173.06	-	5,384.50	-	-	68,451.54
Utilities - Gas	8,811.71	-	-	-	60,025.37	-	-	68,837.08
Utilities - Water & Sewer	579.03	-	-	-	2,032.02	-	-	2,611.05
Trash Removal	178.45	-	1,350.00	-	5,749.14	-	-	7,277.59
Snow Plowing, Sanding & Landscape	19,715.00	-	19,724.20	-	-	-	-	39,439.20
Maintenance & Repairs - Building	102,062.60	-	26,534.74	-	2,914.58	-	-	131,511.92
Maintenance & Repairs - Equipment	-	2,719.73	-	-	11,135.36	-	-	13,855.09
Real Estate Taxes	79,598.20	-	47,875.95	-	486.67	-	-	127,960.82
Telephone	33,500.00	-	11,805.94	-	-	-	-	45,305.94
Insurance	45,578.29	-	149,035.41	-	21,818.00	-	-	216,431.70
Supplies	-	-	-	-	13,379.36	-	-	13,379.36
Office Supplies	16,793.27	-	187.99	-	1,417.51	-	-	18,398.77
Equipment Rental	7,006.41	-	3,305.40	-	-	-	-	10,311.81
Amortization	2,999.97	-	-	-	-	-	-	2,999.97
Depreciation	1,130,261.85	3,488.74	94,198.39	-	84,595.90	83,261.43	132,232.72	1,528,039.03
Excise & Personal Property Taxes	1,268.68	-	-	-	-	-	-	1,268.68
Licenses & Permits	1,663.00	349.02	449.00	109.00	865.00	520.00	520.00	4,475.02
Internet	15,330.22	-	15,061.97	-	-	-	-	30,392.19
Security	120,379.80	-	64,648.75	-	-	-	-	185,028.55
Computer Expense - Equipment	26,546.31	-	7,476.93	-	2,372.79	-	-	36,396.03
Computer Expense - Software	13,105.57	5,419.07	6,949.97	-	5,094.48	-	-	30,569.09
Total Facility Expense	2,014,072.34	11,976.56	848,277.70	109.00	226,270.68	83,781.43	132,752.72	3,317,240.43
Other Expenses								
Payroll Processing Fees	8,050.60	-	1,409.28	-	2,926.56	-	-	12,386.44
401K Administration	4,500.00	-	-	-	-	-	-	4,500.00
Bank Service Charges	91,089.46	7,737.42	6,558.06	1,833.21	2,328.12	-	714.47	110,260.74
Credit Card Fees	-	-	-	-	3,495.70	-	-	3,495.70
Miscellaneous	3,820.81	-	-	-	1,068.20	-	-	4,889.01
Professional Fees - Accounting	261,714.28	10,103.00	41,000.00	1,422.51	4,250.00	2,650.00	-	321,139.79
Professional Fees - IT	68,000.00	33,750.00	20,250.00	-	13,500.00	-	-	135,500.00
Professional Fees - Legal	53,753.43	-	(5,776.56)	11,250.00	-	-	-	59,226.87
Professional Fees - Human Resources	39,352.50	-	-	-	-	-	-	39,352.50
Professional Fees - Comex Audit	-	-	6,625.02	-	-	-	-	6,625.02
Advertising & Promotion	39,532.74	-	5,250.00	-	1,328.10	-	-	46,110.84
Subscriptions	27,536.76	912.49	2,477.50	-	642.00	-	-	31,568.75
Auto	25,516.50	-	-	-	-	-	-	25,516.50
Contributions	543.68	-	300.00	-	2,600.00	-	-	3,443.68
Gifts for Customers & Awards	397.63	-	-	-	10,329.90	-	-	10,727.53
Travel - Conferences	24,026.59	-	-	-	-	-	-	24,026.59
Travel - Other	18,008.54	-	-	-	-	-	-	18,008.54
M & E - Conferences	4,592.21	-	-	-	-	-	-	4,592.21
M & E - Other	17,950.28	-	-	-	-	-	-	17,950.28
Total Other Expenses	688,386.01	52,502.91	78,093.30	14,505.72	42,468.58	2,650.00	714.47	879,320.99
Total Expense	6,183,606.24	64,479.47	1,046,827.16	14,614.72	566,674.04	86,431.43	133,467.19	8,096,100.25

**2018
Combined P & L
YTD Total
9/30/2018**

	CNT	BPM	DEP	Lending	BSC	Oliari Co.	722 Bedford	Total 2018
Other Income (Expense)								
Rental Income	112,500.00	-	112,500.00	-	49,000.00	159,300.00	142,500.00	575,800.00
Management Fee Income	311,113.75	-	-	-	-	-	-	311,113.75
Management Fee Expense	-	(311,113.75)	-	-	-	-	-	(311,113.75)
Inventory Warehouse Charge	49,196.87	(49,196.87)	-	-	-	-	-	-
Solar Credits - SREC	154,224.39	-	-	-	-	-	-	154,224.39
Interest Income	183,407.18	9,639.16	24,546.61	39,725.87	-	32,578.85	-	289,897.67
Interest Expense	(137,770.55)	-	-	(4,702.02)	(87,107.24)	(7,748.37)	-	(237,328.18)
Other Income	49.60	-	-	-	1,912.98	1.01	-	1,963.59
Metal Leasing Income - Gold	25,869.81	-	-	-	-	-	-	25,869.81
Metal Leasing Income - Silver	5,035.16	-	-	-	-	-	-	5,035.16
Metal Leasing Income - Platinum	25,431.00	-	-	-	-	-	-	25,431.00
Metal Leasing Income - Palladium	22,084.03	-	-	-	-	-	-	22,084.03
Minting - Scrap Income	3,098.28	-	-	-	-	-	-	3,098.28
Total Other Income (Expense)	754,239.52	(350,671.46)	137,046.61	35,023.85	(36,194.26)	184,131.49	142,500.00	866,075.75
Net Income (loss):	(866,177.10)	409,024.82	1,266,280.71	20,409.13	(57,152.55)	97,700.06	9,032.81	879,117.88
								(0.00)
Suggested Allocation								
Salary	(949,235.03)	484,381.72	464,853.31	-	-	-	-	0.00
Payroll Taxes	(80,015.57)	40,765.04	39,250.53	-	-	-	-	0.00
Employee Benefits	(83,419.82)	35,752.66	47,667.16	-	-	-	-	0.00
3% Safe Harbor	(27,987.01)	14,106.75	13,880.26	-	-	-	-	-
Lunch Program (25% DEP 10 % BPM)	(15,977.05)	4,564.87	11,412.18	-	-	-	-	-
Rent - \$5,000 mnthly (BPM to Oliar	-	45,000.00	-	-	-	(45,000.00)	-	-
Stanley Security (15% of CNT)	(18,056.97)	18,056.97	-	-	-	-	-	-
Insurance (10% of CNT)	(4,557.83)	4,557.83	-	-	-	-	-	-
Internet (15% of CNT)	(2,299.53)	2,299.53	-	-	-	-	-	-
Prof Fees - Legal (10% each of CNT)	(10,750.69)	5,375.34	5,375.34	-	-	-	-	-
Prof Fees - HR (25% DEP & 10% BPI	(13,773.38)	3,935.25	9,838.13	-	-	-	-	-
Event (accrued to date of \$35,000)	(23,420.78)	-	23,420.78	-	-	-	-	-
Management Fees	311,113.75	(311,113.75)	-	-	-	-	-	-
Auto (Ford lease)	(6,496.38)	-	6,496.38	-	-	-	-	-
Travel expense for DEP (Estimated)	(10,000.00)	-	10,000.00	-	-	-	-	-
Travel expense for BPM (Estimated)	(10,000.00)	10,000.00	-	-	-	-	-	-
Total suggested Allocations	(944,876.29)	357,682.21	632,194.08	-	-	(45,000.00)	-	0.00
Adjusted Net Income (loss):	78,699.19	51,342.61	634,086.63	20,409.13	(57,152.55)	142,700.06	9,032.81	879,117.88