

KaiPerm NW Federal Credit Union

Run: 03/01/2019

Income Statement

As of: 1/31/2019

Month-to-Date

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INTEREST INCOME	
Income from Credit Card Loans	14,335.81
Income from Unsecured Loans	16,074.05
Income from New Vehicle Loans	8,203.68
Income from Used Vehicle Loans	27,321.92
Income from 1st Mortgage Loans	42,133.79
Income from 1st Mortgage 7/1 Arm	9,825.02
Income from 1st Mortgage 5/1 Arm	1,039.96
Income from HE Non Call	5,132.44
Income from HE LOC	28,957.70
Income from 7 Year Draw	8,969.71
Income from HE 7 yr Fixed	220.87
Income from Share Secured Loans	22.22
Income from Participation Loans	10,708.28
Income from Recruitment Loans	3,416.39
Income from Business Loans	1,347.84
Total Loan Income	177,709.68
Net Loan Income	177,709.68
Income from Overnight Investments	4,711.70
Income from Certificate of Deposits	19,198.19
Income from US Treasury Notes & Bon	66,227.62
Income from AFS CMBS-VR-CMO	13,317.31
Total Investment Income	103,454.82
Total Interest Income	281,164.50
INTEREST EXPENSE	
Dividends - Regular Shares	1,693.78
Dividends - Share Draft Accounts	14,525.07
Dividends - Certificate Shares	6,755.23
Dividends - IRA Shares	621.30
Dividends - IRA Certificates	2,286.18
Dividends - Money Market Shares	7,990.97
Dividends - Club Accounts	36.91
Interest On Borrowed Money	2,057.53
Total Interest Expense	35,966.97
Net Interest Income	245,197.53
Provision For Loan Loss Expense	7,950.00
Net Interest Income after Provision	237,247.53
OPERATING EXPENSES	
Salaries	84,899.38
Pension	8,613.64
Employee Benefits	14,795.54
Travel & Conference	2,985.79
Association Dues	571.77
Office Occupancy	8,129.39
Office Operations	38,672.41
Education & Marketing	8,384.00
Loan Servicing	5,949.98
Outside Services	62,775.85
Examination Fees	1,795.02
Cash Over/Short	318.34
Annual Meeting	1,000.00
Misc. Operating Exp.	1,000.00
Depreciation Expense-Furniture, Fix	2,044.00
Total Operating Expenses	241,935.11
OTHER OPERATING INCOME	
Fees & Charges	30,793.12
Other Income	61,091.22
Total Other Operating Income	91,884.34
Net Income	87,196.76