

KaiPerm NW Federal Credit Union

Run: 03/08/2019

Income Statement

As of: 2/28/2019

Month-to-Date

Page 1 of 1

INTEREST INCOME

Income from Credit Card Loans	14,115.08
Income from Unsecured Loans	14,019.36
Income from New Vehicle Loans	7,504.34
Income from Used Vehicle Loans	24,998.66
Income from 1st Mortgage Loans	38,764.22
Income from 1st Mortgage 7/1 Arm	9,992.30
Income from 1st Mortgage 5/1 Arm	937.77
Income from HE Non Call	4,502.93
Income from HE LOC	26,572.80
Income from 7 Year Draw	8,040.24
Income from HE 7 yr Fixed	196.33
Income from Share Secured Loans	19.39
Income from Participation Loans	9,568.03
Income from Recruitment Loans	3,045.50
Income from Business Loans	1,160.86
Total Loan Income	163,437.81
Net Loan Income	163,437.81
Income from Overnight Investments	3,505.97
Income from Certificate of Deposits	19,629.37
Income from US Treasury Notes & Bon	61,990.58
Income from AFS CMBS-VR-CMO	8,248.57
Total Investment Income	93,374.49
Total Interest Income	256,812.30

INTEREST EXPENSE

Dividends - Regular Shares	1,523.94
Dividends - Share Draft Accounts	13,431.45
Dividends - Certificate Shares	6,454.56
Dividends - IRA Shares	556.60
Dividends - IRA Certificates	2,194.70
Dividends - Money Market Shares	7,132.13
Dividends - Club Accounts	36.75
Interest On Borrowed Money	1,289.03
Total Interest Expense	32,619.16
Net Interest Income	224,193.14
Provision For Loan Loss Expense	7,950.00
Net Interest Income after Provision	216,243.14

OPERATING EXPENSES

Salaries	76,668.32
Pension	8,243.78
Employee Benefits	12,714.59
Travel & Conference	3,125.83
Association Dues	571.77
Office Occupancy	8,076.79
Office Operations	40,195.92
Education & Marketing	8,384.00
Loan Servicing	4,605.52
Outside Services	57,355.10
Examination Fees	1,795.02
Cash Over/Short	80.59
Annual Meeting	1,000.00
Misc. Operating Exp.	1,000.00
Depreciation Expense-Furniture, Fix	2,129.00
Total Operating Expenses	225,946.23

OTHER OPERATING INCOME

Fees & Charges	25,534.85
Other Income	49,633.52
Total Other Operating Income	75,168.37
Net Income	65,465.28