

KaiPerm NW Federal Credit Union

Run: 05/07/2019

Income Statement

As of: 4/30/2019

Month-to-Date

Quarter-to-Date

Year-to-Date

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	Month-to-Date	Quarter-to-Date	Year-to-Date
INTEREST INCOME			
Income from Credit Card Loans	13,168.56	13,168.56	55,084.92
Income from Unsecured Loans	13,546.23	13,546.23	58,536.47
Income from New Vehicle Loans	8,361.44	8,361.44	32,370.12
Income from Used Vehicle Loans	27,162.74	27,162.74	107,361.09
Income from 1st Mortgage Loans	41,897.68	41,897.68	165,360.75
Income from 1st Mortgage 7/1 Arm	10,669.09	10,669.09	41,527.95
Income from 1st Mortgage 5/1 Arm	1,000.97	1,000.97	4,014.81
Income from HE Non Call	4,704.59	4,704.59	19,120.54
Income from HE LOC	30,633.89	30,633.89	116,168.32
Income from 7 Year Draw	8,036.45	8,036.45	33,771.22
Income from HE 7 yr Fixed	203.46	203.46	834.46
Income from Share Secured Loans	19.55	19.55	82.01
Income from Participation Loans	10,114.06	10,114.06	40,810.52
Income from Recruitment Loans	3,187.43	3,187.43	12,985.91
Income from Business Loans	1,340.08	1,340.08	5,189.24
Total Loan Income	174,046.22	174,046.22	693,218.33
Net Loan Income	174,046.22	174,046.22	693,218.33
Income from Overnight Investments	8,981.28	8,981.28	25,357.91
Income from Certificate of Deposits	22,446.59	22,446.59	79,560.30
Income from US Treasury Notes & Bon	57,474.01	57,474.01	252,344.29
Income from AFS CMBS-VR-CMO	9,159.58	9,159.58	37,525.56
Total Investment Income	98,061.46	98,061.46	394,788.06
Total Interest Income	272,107.68	272,107.68	1,088,006.39
INTEREST EXPENSE			
Dividends - Regular Shares	1,691.44	1,691.44	6,637.40
Dividends - Share Draft Accounts	14,836.76	14,836.76	58,600.33
Dividends - Certificate Shares	8,151.65	8,151.65	28,776.19
Dividends - IRA Shares	579.96	579.96	2,367.72
Dividends - IRA Certificates	2,681.16	2,681.16	9,740.56
Dividends - Money Market Shares	8,034.74	8,034.74	31,460.76
Dividends - Club Accounts	54.64	54.64	176.00
Interest On Borrowed Money	213.89	213.89	3,560.45
Total Interest Expense	36,244.24	36,244.24	141,319.41
Net Interest Income	235,863.44	235,863.44	946,686.98
Provision For Loan Loss Expense	(3,480.42)	(3,480.42)	20,369.58
Net Interest Income after Provision	239,343.86	239,343.86	926,317.40
OPERATING EXPENSES			
Salaries	81,634.81	81,634.81	321,134.65
Pension	8,336.75	8,336.75	33,495.07
Employee Benefits	12,915.77	12,915.77	54,072.50
Travel & Conference	2,940.11	2,940.11	11,972.64
Association Dues	571.77	571.77	2,287.08
Office Occupancy	8,089.80	8,089.80	32,745.02
Office Operations	37,915.54	37,915.54	152,937.87
Education & Marketing	8,384.00	8,384.00	33,536.00
Loan Servicing	5,337.96	5,337.96	19,325.75
Outside Services	66,826.39	66,826.39	244,088.97
Examination Fees	2,633.27	2,633.27	8,018.32
Cash Over/Short	(20.20)	(20.20)	278.73
Annual Meeting	1,000.00	1,000.00	4,000.00
Misc. Operating Exp.	1,000.00	1,000.00	4,000.00
Depreciation Expense-Furniture, Fix	2,129.00	2,129.00	8,431.00
Total Operating Expenses	239,694.97	239,694.97	930,323.60
OTHER OPERATING INCOME			
Fees & Charges	24,942.86	24,942.86	107,840.14
Other Income	66,795.44	66,795.44	242,290.08
Total Other Operating Income	91,738.30	91,738.30	350,130.22

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Net Income

91,387.19

91,387.19

346,124.02