

KaiPerm NW Federal Credit Union

Run: 09/10/2019

Income Statement

As of: 8/31/2019

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	13,053.56	26,087.55	107,071.22
Income from Unsecured Loans	14,758.95	29,453.98	116,690.95
Income from New Vehicle Loans	9,343.69	18,738.58	68,630.29
Income from Used Vehicle Loans	28,488.70	57,283.91	220,967.24
Income from 1st Mortgage Loans	47,066.74	91,368.05	342,652.21
Income from 1st Mortgage 7/1 Arm	9,758.08	19,531.40	82,395.69
Income from 1st Mortgage 5/1 Arm	1,026.93	2,055.66	8,100.30
Income from HE Non Call	4,613.15	9,421.99	37,955.64
Income from HE LOC	33,038.14	66,737.03	247,975.27
Income from 7 Year Draw	7,840.13	15,935.74	65,832.58
Income from HE 7 yr Fixed	196.97	396.40	1,631.43
Income from Share Secured Loans	17.62	35.91	155.81
Income from Participation Loans	10,463.35	21,080.04	82,352.42
Income from Recruitment Loans	2,953.57	6,002.31	24,924.10
Income from Business Loans	1,458.74	2,700.66	10,932.32
Total Loan Income	184,078.32	366,829.21	1,418,267.47
Net Loan Income	184,078.32	366,829.21	1,418,267.47
Income from Overnight Investments	10,313.22	21,498.27	65,424.25
Income from Certificate of Deposits	16,274.24	36,643.64	157,492.29
Income from US Treasury Notes & Bon	54,645.97	115,982.77	491,047.69
Income from AFS CMBS-VR-CMO	5,360.24	8,265.91	62,337.08
Total Investment Income	86,593.67	182,390.59	776,301.31
Total Interest Income	270,671.99	549,219.80	2,194,568.78
INTEREST EXPENSE			
Dividends - Regular Shares	1,696.50	3,406.28	13,471.34
Dividends - Share Draft Accounts	14,769.93	29,187.61	116,574.77
Dividends - Certificate Shares	10,478.17	19,772.79	65,342.99
Dividends - IRA Shares	629.24	1,230.91	4,804.33
Dividends - IRA Certificates	3,471.40	6,888.66	23,108.18
Dividends - Money Market Shares	8,187.88	16,423.58	64,270.09
Dividends - Club Accounts	64.10	129.61	420.07
Interest On Borrowed Money			3,772.12
Total Interest Expense	39,297.22	77,039.44	291,763.89
Net Interest Income	231,374.77	472,180.36	1,902,804.89
Provision For Loan Loss Expense	7,950.00	58,011.53	94,281.11
Net Interest Income after Provision	223,424.77	414,168.83	1,808,523.78
OPERATING EXPENSES			
Salaries	72,684.30	153,481.89	635,306.10
Pension	8,708.90	17,386.52	67,906.18
Employee Benefits	12,575.83	25,582.35	107,111.80
Travel & Conference	3,561.76	6,552.84	24,639.95
Association Dues	571.77	1,143.54	4,574.16
Office Occupancy	8,076.22	16,643.22	65,625.55
Office Operations	40,020.96	82,483.09	314,314.32
Education & Marketing	8,384.00	16,768.00	67,072.00
Loan Servicing	4,474.42	9,410.20	37,418.89
Outside Services	67,866.43	129,159.03	497,705.53
Examination Fees	1,843.29	3,686.58	16,181.46
Cash Over/Short	147.00	(304.10)	289.63
Annual Meeting	1,500.00	3,000.00	9,000.00
Misc. Operating Exp.	2,000.00	4,000.00	10,000.00
Depreciation Expense-Furniture, Fix	3,390.11	7,057.33	19,661.33
Total Operating Expenses	235,804.99	476,050.49	1,876,806.90
OTHER OPERATING INCOME			
Fees & Charges	33,593.56	69,034.83	245,334.58
Other Income	61,282.87	124,999.91	497,931.26
Total Other Operating Income	94,876.43	194,034.74	743,265.84

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Net Income

82,496.21

132,153.08

674,982.72