

KaiPerm NW Federal Credit Union

Run: 08/14/2019

Income Statement

As of: 7/31/2019

Month-to-Date

Quarter-to-Date

Year-to-Date

Page 1 of 2

	Month-to-Date	Quarter-to-Date	Year-to-Date
INTEREST INCOME			
Income from Credit Card Loans	13,033.99	13,033.99	94,017.66
Income from Unsecured Loans	14,695.03	14,695.03	101,932.00
Income from New Vehicle Loans	9,394.89	9,394.89	59,286.60
Income from Used Vehicle Loans	28,795.21	28,795.21	192,478.54
Income from 1st Mortgage Loans	44,301.31	44,301.31	295,585.47
Income from 1st Mortgage 7/1 Arm	9,773.32	9,773.32	72,637.61
Income from 1st Mortgage 5/1 Arm	1,028.73	1,028.73	7,073.37
Income from HE Non Call	4,808.84	4,808.84	33,342.49
Income from HE LOC	33,698.89	33,698.89	214,937.13
Income from 7 Year Draw	8,095.61	8,095.61	57,992.45
Income from HE 7 yr Fixed	199.43	199.43	1,434.46
Income from Share Secured Loans	18.29	18.29	138.19
Income from Participation Loans	10,616.69	10,616.69	71,889.07
Income from Recruitment Loans	3,048.74	3,048.74	21,970.53
Income from Business Loans	1,241.92	1,241.92	9,473.58
Total Loan Income	182,750.89	182,750.89	1,234,189.15
Net Loan Income	182,750.89	182,750.89	1,234,189.15
Income from Overnight Investments	11,185.05	11,185.05	55,111.03
Income from Certificate of Deposits	20,369.40	20,369.40	141,218.05
Income from US Treasury Notes & Bon	61,336.80	61,336.80	436,401.72
Income from AFS CMBS-VR-CMO	2,905.67	2,905.67	56,976.84
Total Investment Income	95,796.92	95,796.92	689,707.64
Total Interest Income	278,547.81	278,547.81	1,923,896.79
INTEREST EXPENSE			
Dividends - Regular Shares	1,709.78	1,709.78	11,774.84
Dividends - Share Draft Accounts	14,417.68	14,417.68	101,804.84
Dividends - Certificate Shares	9,294.62	9,294.62	54,864.82
Dividends - IRA Shares	601.67	601.67	4,175.09
Dividends - IRA Certificates	3,417.26	3,417.26	19,636.78
Dividends - Money Market Shares	8,235.70	8,235.70	56,082.21
Dividends - Club Accounts	65.51	65.51	355.97
Interest On Borrowed Money			3,772.12
Total Interest Expense	37,742.22	37,742.22	252,466.67
Net Interest Income	240,805.59	240,805.59	1,671,430.12
Provision For Loan Loss Expense	50,061.53	50,061.53	86,331.11
Net Interest Income after Provision	190,744.06	190,744.06	1,585,099.01
OPERATING EXPENSES			
Salaries	80,797.59	80,797.59	562,621.80
Pension	8,677.62	8,677.62	59,197.28
Employee Benefits	13,006.52	13,006.52	94,535.97
Travel & Conference	2,991.08	2,991.08	21,078.19
Association Dues	571.77	571.77	4,002.39
Office Occupancy	8,567.00	8,567.00	57,549.33
Office Operations	42,462.13	42,462.13	274,293.36
Education & Marketing	8,384.00	8,384.00	58,688.00
Loan Servicing	4,935.78	4,935.78	32,944.47
Outside Services	61,292.60	61,292.60	429,839.10
Examination Fees	1,843.29	1,843.29	14,338.17
Cash Over/Short	(451.10)	(451.10)	142.63
Annual Meeting	1,500.00	1,500.00	7,500.00
Misc. Operating Exp.	2,000.00	2,000.00	8,000.00
Depreciation Expense-Furniture, Fix	3,667.22	3,667.22	16,271.22
Total Operating Expenses	240,245.50	240,245.50	1,641,001.91
OTHER OPERATING INCOME			
Fees & Charges	35,441.27	35,441.27	211,741.02
Other Income	63,717.04	63,717.04	436,648.39
Total Other Operating Income	99,158.31	99,158.31	648,389.41

KaiPerm NW Federal Credit Union

Income Statement

Run: 08/14/2019

As of: 7/31/2019

Month-to-Date

Quarter-to-Date

Year-to-Date

Page 2 of 2

Net Income

49,656.87

49,656.87

592,486.51