

KaiPerm NW Federal Credit Union

Run: 07/05/2019

Income Statement

As of: 6/30/2019

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	12,910.95	39,067.31	80,983.67
Income from Unsecured Loans	14,110.79	42,246.73	87,236.97
Income from New Vehicle Loans	8,721.60	25,883.03	49,891.71
Income from Used Vehicle Loans	27,735.57	83,484.98	163,683.33
Income from 1st Mortgage Loans	42,270.85	127,821.09	251,284.16
Income from 1st Mortgage 7/1 Arm	10,328.23	32,005.43	62,864.29
Income from 1st Mortgage 5/1 Arm	997.40	3,030.80	6,044.64
Income from HE Non Call	4,608.87	14,117.70	28,533.65
Income from HE LOC	32,131.10	95,703.81	181,238.24
Income from 7 Year Draw	7,845.16	24,162.07	49,896.84
Income from HE 7 yr Fixed	195.29	604.03	1,235.03
Income from Share Secured Loans	18.32	57.44	119.90
Income from Participation Loans	10,077.96	30,575.92	61,272.38
Income from Recruitment Loans	2,914.16	9,123.31	18,921.79
Income from Business Loans	1,553.98	4,382.50	8,231.66
Total Loan Income	176,420.23	532,266.15	1,051,438.26
Net Loan Income	176,420.23	532,266.15	1,051,438.26
Income from Overnight Investments	8,495.59	27,549.35	43,925.98
Income from Certificate of Deposits	19,354.15	63,734.94	120,848.65
Income from US Treasury Notes & Bon	62,425.26	180,194.64	375,064.92
Income from AFS CMBS-VR-CMO	8,667.40	25,705.19	54,071.17
Total Investment Income	98,942.40	297,184.12	593,910.72
Total Interest Income	275,362.63	829,450.27	1,645,348.98
INTEREST EXPENSE			
Dividends - Regular Shares	1,680.51	5,119.10	10,065.06
Dividends - Share Draft Accounts	14,049.20	43,623.59	87,387.16
Dividends - Certificate Shares	8,197.36	24,945.66	45,570.20
Dividends - IRA Shares	589.98	1,785.66	3,573.42
Dividends - IRA Certificates	3,231.99	9,160.12	16,219.52
Dividends - Money Market Shares	8,051.16	24,420.49	47,846.51
Dividends - Club Accounts	58.55	169.10	290.46
Interest On Borrowed Money		425.56	3,772.12
Total Interest Expense	35,858.75	109,649.28	214,724.45
Net Interest Income	239,503.88	719,800.99	1,430,624.53
Provision For Loan Loss Expense	7,950.00	12,419.58	36,269.58
Net Interest Income after Provision	231,553.88	707,381.41	1,394,354.95
OPERATING EXPENSES			
Salaries	95,930.37	242,324.37	481,824.21
Pension	8,404.13	25,361.34	50,519.66
Employee Benefits	13,618.12	40,372.72	81,529.45
Travel & Conference	3,193.56	9,054.58	18,087.11
Association Dues	571.77	1,715.31	3,430.62
Office Occupancy	8,148.07	24,327.11	48,982.33
Office Operations	38,404.21	116,808.90	231,831.23
Education & Marketing	8,384.00	25,152.00	50,304.00
Loan Servicing	4,638.41	14,020.90	28,008.69
Outside Services	58,319.62	191,283.92	368,546.50
Examination Fees	1,843.29	7,109.83	12,494.88
Cash Over/Short	(5.00)	294.80	593.73
Annual Meeting	1,000.00	3,000.00	6,000.00
Misc. Operating Exp.	1,000.00	3,000.00	6,000.00
Depreciation Expense-Furniture, Fix	2,044.00	6,302.00	12,604.00
Total Operating Expenses	245,494.55	710,127.78	1,400,756.41
OTHER OPERATING INCOME			
Fees & Charges	33,284.53	93,402.47	176,299.75
Other Income	59,683.20	197,436.71	372,931.35
Total Other Operating Income	92,967.73	290,839.18	549,231.10

KaiPerm NW Federal Credit Union

Income Statement

Run: 07/05/2019

As of: 6/30/2019

Month-to-Date

Quarter-to-Date

Year-to-Date

Page 2 of 2

Net Income

79,027.06

288,092.81

542,829.64