

# KaiPerm NW Federal Credit Union

Run: 09/08/2020

## Income Statement

As of: 8/31/2020

Month-to-Date

Quarter-to-Date

Year-to-Date

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	Month-to-Date	Quarter-to-Date	Year-to-Date
<b>INTEREST INCOME</b>			
Income from Credit Card Loans	11,444.48	22,883.06	101,424.20
Income from Unsecured Loans	9,179.53	18,556.02	89,010.98
Income from New Vehicle Loans	8,546.26	16,982.32	70,348.86
Income from Used Vehicle Loans	30,538.45	60,743.77	234,598.64
Income from 1st Mortgage Loans	59,190.83	115,834.81	397,554.05
Income from 1st Mortgage 7/1 Arm	8,399.44	16,813.75	72,342.28
Income from 1st Mortgage 5/1 Arm	1,504.44	3,011.67	11,919.74
Income from HE Non Call	3,414.51	7,309.55	34,624.30
Income from HE LOC	33,363.97	68,343.29	280,300.12
Income from 7 Year Draw	8,862.99	15,603.72	57,522.90
Income from HE 7 yr Fixed	59.37	120.05	626.27
Income from Share Secured Loans	9.72	20.12	115.17
Income from Participation Loans	8,115.10	17,443.98	75,019.66
Income from Recruitment Loans	2,121.44	4,299.78	18,649.89
Income from Business Loans	347.19	1,019.91	6,939.12
Total Loan Income	185,097.72	368,985.80	1,450,996.18
Net Loan Income	185,097.72	368,985.80	1,450,996.18
Income from Overnight Investments	2,995.27	4,829.05	37,433.11
Income from Certificate of Deposits	13,351.04	26,842.37	122,804.78
Income from US Treasury Notes & Bon	38,634.06	77,627.45	379,935.38
Income from AFS CMBS-VR-CMO	2,332.58	(59,760.61)	(70,550.76)
Total Investment Income	57,312.95	49,538.26	469,622.51
Total Interest Income	242,410.67	418,524.06	1,920,618.69
<b>INTEREST EXPENSE</b>			
Dividends - Regular Shares	2,005.48	3,960.99	14,496.54
Dividends - Share Draft Accounts	16,201.66	32,361.37	125,669.43
Dividends - Certificate Shares	14,828.49	30,275.36	125,715.32
Dividends - IRA Shares	570.89	1,115.03	4,497.51
Dividends - IRA Certificates	4,019.38	8,179.52	34,792.39
Dividends - Money Market Shares	11,592.68	22,941.32	129,042.03
Dividends - Club Accounts	59.63	118.97	369.66
Interest On Borrowed Money	1,085.00	2,170.00	4,313.51
Total Interest Expense	50,363.21	101,122.56	438,896.39
Net Interest Income	192,047.46	317,401.50	1,481,722.30
Provision For Loan Loss Expense		6,973.20	34,359.65
Net Interest Income after Provision	192,047.46	310,428.30	1,447,362.65
<b>OPERATING EXPENSES</b>			
Salaries	74,282.40	151,665.91	632,325.40
Pension	8,684.48	16,991.06	68,275.61
Employee Benefits	13,195.03	26,203.55	104,442.04
Travel & Conference	1,936.17	3,872.26	19,355.08
Association Dues	532.10	1,064.20	4,256.80
Office Occupancy	8,252.02	17,083.02	70,521.81
Office Operations	44,035.48	92,752.32	352,777.00
Education & Marketing			33,600.00
Loan Servicing	2,251.60	6,288.56	28,959.74
Outside Services	58,795.36	119,656.14	495,156.12
Examination Fees	2,059.88	4,119.76	15,829.21
Cash Over/Short			64.99
Annual Meeting	500.00	1,000.00	8,400.00
Misc. Operating Exp.	500.00	1,000.00	8,000.00
Depreciation Expense-Furniture, Fix	3,982.00	7,846.00	27,608.00
Total Operating Expenses	219,006.52	449,542.78	1,869,571.80
<b>OTHER OPERATING INCOME</b>			
Fees & Charges	26,586.01	51,089.50	196,670.68
Other Income	65,196.58	303,941.13	661,137.48
Total Other Operating Income	91,782.59	355,030.63	857,808.16

**KaiPerm NW Federal Credit Union**

**Income Statement**

Run: 09/08/2020

As of: 8/31/2020

Month-to-Date

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Net Income

64,823.53

215,916.15

435,599.01