

KaiPerm NW Federal Credit Union

Income Statement

Run: 03/03/2021

As of: 2/28/2021

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	11,325.92	23,344.51	23,344.51
Income from Unsecured Loans	7,359.89	15,873.80	15,873.80
Income from New Vehicle Loans	7,340.76	15,653.01	15,653.01
Income from Used Vehicle Loans	25,358.19	53,624.06	53,624.06
Income from 1st Mortgage Loans	51,779.83	109,158.72	109,158.72
Income from 1st Mortgage 7/1 Arm	6,416.51	13,532.40	13,532.40
Income from 1st Mortgage 5/1 Arm	1,345.33	2,837.53	2,837.53
Income from HE Non Call	3,026.89	6,355.52	6,355.52
Income from HE LOC	30,045.42	63,767.13	63,767.13
Income from 7 Year Draw	3,600.35	7,606.30	7,606.30
Income from HE 7 yr Fixed	46.68	99.59	99.59
Income from Share Secured Loans	4.84	11.05	11.05
Income from Participation Loans	8,121.18	15,387.33	15,387.33
Income from Recruitment Loans	1,509.92	3,179.18	3,179.18
Total Loan Income	157,281.71	330,430.13	330,430.13
Net Loan Income	157,281.71	330,430.13	330,430.13
Income from Overnight Investments	2,734.51	4,010.91	4,010.91
Income from Certificate of Deposits	7,961.41	16,580.37	16,580.37
Income from US Treasury Notes & Bon	28,832.20	64,563.27	64,563.27
Income from AFS CMBS-VR-CMO	4,191.50	7,304.13	7,304.13
Total Investment Income	43,719.62	92,458.68	92,458.68
Total Interest Income	201,001.33	422,888.81	422,888.81
INTEREST EXPENSE			
Dividends - Regular Shares	2,027.27	4,188.94	4,188.94
Dividends - Share Draft Accounts	15,265.92	32,455.18	32,455.18
Dividends - Certificate Shares	10,904.10	23,709.63	23,709.63
Dividends - IRA Shares	540.06	1,152.06	1,152.06
Dividends - IRA Certificates	2,972.73	6,325.53	6,325.53
Dividends - Money Market Shares	4,466.66	9,231.13	9,231.13
Dividends - Club Accounts	32.18	64.39	64.39
Interest On Borrowed Money	980.00	2,065.00	2,065.00
Total Interest Expense	37,188.92	79,191.86	79,191.86
Net Interest Income	163,812.41	343,696.95	343,696.95
Provision For Loan Loss Expense	41,294.42	41,294.42	41,294.42
Net Interest Income after Provision	163,812.41	302,402.53	302,402.53
OPERATING EXPENSES			
Salaries	73,561.53	150,116.99	150,116.99
Pension	9,938.38	19,987.88	19,987.88
Employee Benefits	13,884.72	26,639.41	26,639.41
Travel & Conference	2,119.26	4,222.43	4,222.43
Association Dues	588.79	1,177.58	1,177.58
Office Occupancy	8,617.90	16,897.79	16,897.79
Office Operations	44,874.85	87,744.10	87,744.10
Education & Marketing	1,000.00	2,000.00	2,000.00
Loan Servicing	2,685.31	6,742.68	6,742.68
Outside Services	56,977.43	121,650.20	121,650.20
Examination Fees	2,059.88	4,119.76	4,119.76
Annual Meeting	500.00	1,000.00	1,000.00
Misc. Operating Exp.	250.00	500.00	500.00
Depreciation Expense-Furniture, Fix	4,173.00	8,357.00	8,357.00
Total Operating Expenses	221,231.05	451,155.82	451,155.82
OTHER OPERATING INCOME			
Fees & Charges	32,143.66	53,164.86	53,164.86
Other Income	55,502.87	116,690.65	116,690.65
Total Other Operating Income	87,646.53	169,855.51	169,855.51
Net Income	30,227.89	21,102.22	21,102.22