

KaiPerm NW Federal Credit Union

Run: 02/10/2020

Income Statement

As of: 1/31/2020

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	14,197.11	14,197.11	14,197.11
Income from Unsecured Loans	13,270.21	13,270.21	13,270.21
Income from New Vehicle Loans	9,684.84	9,684.84	9,684.84
Income from Used Vehicle Loans	29,453.21	29,453.21	29,453.21
Income from 1st Mortgage Loans	46,220.90	46,220.90	46,220.90
Income from 1st Mortgage 7/1 Arm	9,863.08	9,863.08	9,863.08
Income from 1st Mortgage 5/1 Arm	1,524.37	1,524.37	1,524.37
Income from HE Non Call	4,798.12	4,798.12	4,798.12
Income from HE LOC	33,600.88	33,600.88	33,600.88
Income from 7 Year Draw	7,195.08	7,195.08	7,195.08
Income from HE 7 yr Fixed	184.92	184.92	184.92
Income from Share Secured Loans	14.35	14.35	14.35
Income from Participation Loans	9,823.50	9,823.50	9,823.50
Income from Recruitment Loans	2,484.46	2,484.46	2,484.46
Income from Business Loans	1,443.38	1,443.38	1,443.38
Total Loan Income	183,758.41	183,758.41	183,758.41
Net Loan Income	183,758.41	183,758.41	183,758.41
Income from Overnight Investments	11,074.73	11,074.73	11,074.73
Income from Certificate of Deposits	16,344.59	16,344.59	16,344.59
Income from US Treasury Notes & Bon	51,035.83	51,035.83	51,035.83
Income from AFS CMBS-VR-CMO	6,316.81	6,316.81	6,316.81
Total Investment Income	84,771.96	84,771.96	84,771.96
Total Interest Income	268,530.37	268,530.37	268,530.37
INTEREST EXPENSE			
Dividends - Regular Shares	1,676.80	1,676.80	1,676.80
Dividends - Share Draft Accounts	14,995.04	14,995.04	14,995.04
Dividends - Certificate Shares	15,912.50	15,912.50	15,912.50
Dividends - IRA Shares	620.96	620.96	620.96
Dividends - IRA Certificates	4,280.65	4,280.65	4,280.65
Dividends - Money Market Shares	22,424.12	22,424.12	22,424.12
Dividends - Club Accounts	28.12	28.12	28.12
Total Interest Expense	59,938.19	59,938.19	59,938.19
Net Interest Income	208,592.18	208,592.18	208,592.18
Provision For Loan Loss Expense	35,551.87	35,551.87	35,551.87
Net Interest Income after Provision	173,040.31	173,040.31	173,040.31
OPERATING EXPENSES			
Salaries	87,159.01	87,159.01	87,159.01
Pension	9,280.12	9,280.12	9,280.12
Employee Benefits	16,452.61	16,452.61	16,452.61
Travel & Conference	2,617.93	2,617.93	2,617.93
Association Dues	532.10	532.10	532.10
Office Occupancy	8,515.76	8,515.76	8,515.76
Office Operations	42,686.59	42,686.59	42,686.59
Education & Marketing	8,400.00	8,400.00	8,400.00
Loan Servicing	3,418.70	3,418.70	3,418.70
Outside Services	64,191.84	64,191.84	64,191.84
Examination Fees	1,843.29	1,843.29	1,843.29
Cash Over/Short	(0.01)	(0.01)	(0.01)
Annual Meeting	1,600.00	1,600.00	1,600.00
Misc. Operating Exp.	1,500.00	1,500.00	1,500.00
Depreciation Expense-Furniture, Fix	2,786.00	2,786.00	2,786.00
Total Operating Expenses	250,983.94	250,983.94	250,983.94
OTHER OPERATING INCOME			
Fees & Charges	31,179.30	31,179.30	31,179.30
Other Income	57,196.01	57,196.01	57,196.01
Total Other Operating Income	88,375.31	88,375.31	88,375.31
Net Income	10,431.68	10,431.68	10,431.68