

# KaiPerm NW Federal Credit Union

## Income Statement

Run: 02/02/2021

As of: 1/31/2021

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	12,018.59	12,018.59	12,018.59
Income from Unsecured Loans	8,513.91	8,513.91	8,513.91
Income from New Vehicle Loans	8,312.25	8,312.25	8,312.25
Income from Used Vehicle Loans	28,265.87	28,265.87	28,265.87
Income from 1st Mortgage Loans	57,378.89	57,378.89	57,378.89
Income from 1st Mortgage 7/1 Arm	7,115.89	7,115.89	7,115.89
Income from 1st Mortgage 5/1 Arm	1,492.20	1,492.20	1,492.20
Income from HE Non Call	3,328.63	3,328.63	3,328.63
Income from HE LOC	33,721.71	33,721.71	33,721.71
Income from 7 Year Draw	4,005.95	4,005.95	4,005.95
Income from HE 7 yr Fixed	52.91	52.91	52.91
Income from Share Secured Loans	6.21	6.21	6.21
Income from Participation Loans	7,266.15	7,266.15	7,266.15
Income from Recruitment Loans	1,669.26	1,669.26	1,669.26
Total Loan Income	173,148.42	173,148.42	173,148.42
Net Loan Income	173,148.42	173,148.42	173,148.42
Income from Overnight Investments	1,276.40	1,276.40	1,276.40
Income from Certificate of Deposits	8,618.96	8,618.96	8,618.96
Income from US Treasury Notes & Bon	35,731.07	35,731.07	35,731.07
Income from AFS CMBS-VR-CMO	3,112.63	3,112.63	3,112.63
Total Investment Income	48,739.06	48,739.06	48,739.06
Total Interest Income	221,887.48	221,887.48	221,887.48
<b>INTEREST EXPENSE</b>			
Dividends - Regular Shares	2,161.67	2,161.67	2,161.67
Dividends - Share Draft Accounts	17,189.26	17,189.26	17,189.26
Dividends - Certificate Shares	12,805.53	12,805.53	12,805.53
Dividends - IRA Shares	612.00	612.00	612.00
Dividends - IRA Certificates	3,352.80	3,352.80	3,352.80
Dividends - Money Market Shares	4,764.47	4,764.47	4,764.47
Dividends - Club Accounts	32.21	32.21	32.21
Interest On Borrowed Money	1,085.00	1,085.00	1,085.00
Total Interest Expense	42,002.94	42,002.94	42,002.94
Net Interest Income	179,884.54	179,884.54	179,884.54
Provision For Loan Loss Expense	41,294.42	41,294.42	41,294.42
Net Interest Income after Provision	138,590.12	138,590.12	138,590.12
<b>OPERATING EXPENSES</b>			
Salaries	76,555.46	76,555.46	76,555.46
Pension	10,049.50	10,049.50	10,049.50
Employee Benefits	12,754.69	12,754.69	12,754.69
Travel & Conference	2,103.17	2,103.17	2,103.17
Association Dues	588.79	588.79	588.79
Office Occupancy	8,279.89	8,279.89	8,279.89
Office Operations	42,869.25	42,869.25	42,869.25
Education & Marketing	1,000.00	1,000.00	1,000.00
Loan Servicing	4,057.37	4,057.37	4,057.37
Outside Services	64,672.77	64,672.77	64,672.77
Examination Fees	2,059.88	2,059.88	2,059.88
Annual Meeting	500.00	500.00	500.00
Misc. Operating Exp.	250.00	250.00	250.00
Depreciation Expense-Furniture, Fix	4,184.00	4,184.00	4,184.00
Total Operating Expenses	229,924.77	229,924.77	229,924.77
<b>OTHER OPERATING INCOME</b>			
Fees & Charges	21,021.20	21,021.20	21,021.20
Other Income	61,187.78	61,187.78	61,187.78
Total Other Operating Income	82,208.98	82,208.98	82,208.98
Net Income	(9,125.67)	(9,125.67)	(9,125.67)