

KaiPerm NW Federal Credit Union

Run: 07/06/2020

Income Statement

As of: 6/30/2020

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	11,719.33	36,901.18	78,541.14
Income from Unsecured Loans	10,351.94	32,339.48	70,454.96
Income from New Vehicle Loans	8,164.88	25,552.52	53,366.54
Income from Used Vehicle Loans	28,810.91	86,791.83	173,854.87
Income from 1st Mortgage Loans	51,060.34	145,267.64	281,719.24
Income from 1st Mortgage 7/1 Arm	8,156.84	26,622.65	55,528.53
Income from 1st Mortgage 5/1 Arm	1,461.69	4,441.58	8,908.07
Income from HE Non Call	3,764.35	13,013.99	27,314.75
Income from HE LOC	35,679.96	109,252.59	211,956.83
Income from 7 Year Draw	6,793.61	20,903.77	41,919.18
Income from HE 7 yr Fixed	59.96	185.54	506.22
Income from Share Secured Loans	10.72	34.46	95.05
Income from Participation Loans	9,456.71	31,130.44	57,575.68
Income from Recruitment Loans	2,494.48	7,342.19	14,350.11
Income from Business Loans	652.71	1,984.30	5,919.21
Total Loan Income	178,638.43	541,764.16	1,082,010.38
Net Loan Income	178,638.43	541,764.16	1,082,010.38
Income from Overnight Investments	1,584.32	5,096.27	32,604.06
Income from Certificate of Deposits	14,527.42	51,415.07	95,962.41
Income from US Treasury Notes & Bon	73,708.97	156,295.88	302,307.93
Income from AFS CMBS-VR-CMO	(15,720.88)	(21,548.58)	(10,790.15)
Total Investment Income	74,099.83	191,258.64	420,084.25
Total Interest Income	252,738.26	733,022.80	1,502,094.63
INTEREST EXPENSE			
Dividends - Regular Shares	1,942.50	5,682.83	10,535.55
Dividends - Share Draft Accounts	15,627.71	47,900.34	93,308.06
Dividends - Certificate Shares	15,451.80	47,335.35	95,439.96
Dividends - IRA Shares	526.79	1,584.19	3,382.48
Dividends - IRA Certificates	4,044.91	12,372.15	26,612.87
Dividends - Money Market Shares	12,048.17	38,531.84	106,100.71
Dividends - Club Accounts	55.02	144.96	250.69
Interest On Borrowed Money	1,050.00	1,995.00	2,143.51
Total Interest Expense	50,746.90	155,546.66	337,773.83
Net Interest Income	201,991.36	577,476.14	1,164,320.80
Provision For Loan Loss Expense		(8,165.42)	27,386.45
Net Interest Income after Provision	201,991.36	585,641.56	1,136,934.35
OPERATING EXPENSES			
Salaries	75,889.80	233,227.52	480,659.49
Pension	8,300.12	24,872.09	51,284.55
Employee Benefits	13,762.63	36,434.06	78,238.49
Travel & Conference	1,926.18	6,851.03	15,482.82
Association Dues	532.10	1,596.30	3,192.60
Office Occupancy	9,476.61	27,199.58	53,438.79
Office Operations	42,586.50	127,645.48	260,024.68
Education & Marketing		8,400.00	33,600.00
Loan Servicing	3,436.29	12,267.75	22,671.18
Outside Services	57,594.76	184,686.31	375,499.98
Examination Fees	2,059.88	6,179.64	11,709.45
Cash Over/Short	(205.00)	(189.00)	64.99
Annual Meeting	500.00	2,600.00	7,400.00
Misc. Operating Exp.	500.00	2,500.00	7,000.00
Depreciation Expense-Furniture, Fix	3,794.00	10,954.00	19,762.00
Total Operating Expenses	220,153.87	685,224.76	1,420,029.02
OTHER OPERATING INCOME			
Fees & Charges	18,941.79	54,502.29	145,581.18
Other Income	67,166.58	180,740.13	357,196.35
Total Other Operating Income	86,108.37	235,242.42	502,777.53

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Net Income

67,945.86

135,659.22

219,682.86