

KaiPerm NW Federal Credit Union

Income Statement

Run: 04/02/2021

As of: 3/31/2021

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	11,658.94	35,003.45	35,003.45
Income from Unsecured Loans	7,993.67	23,867.47	23,867.47
Income from New Vehicle Loans	8,341.00	23,994.01	23,994.01
Income from Used Vehicle Loans	28,048.24	81,672.30	81,672.30
Income from 1st Mortgage Loans	57,478.20	166,636.92	166,636.92
Income from 1st Mortgage 7/1 Arm	7,092.14	20,624.54	20,624.54
Income from 1st Mortgage 5/1 Arm	1,486.16	4,323.69	4,323.69
Income from HE Non Call	3,112.70	9,468.22	9,468.22
Income from HE LOC	33,341.80	97,108.93	97,108.93
Income from 7 Year Draw	3,973.93	11,580.23	11,580.23
Income from HE 7 yr Fixed	50.38	149.97	149.97
Income from Share Secured Loans	4.75	15.80	15.80
Income from Participation Loans	9,234.07	24,621.40	24,621.40
Income from Recruitment Loans	1,606.92	4,786.10	4,786.10
Income from Business Loans	(507.29)	(507.29)	(507.29)
Total Loan Income	172,915.61	503,345.74	503,345.74
Net Loan Income	172,915.61	503,345.74	503,345.74
Income from Overnight Investments	1,574.92	5,585.83	5,585.83
Income from Certificate of Deposits	8,509.25	25,089.62	25,089.62
Income from US Treasury Notes & Bon	34,482.96	99,046.23	99,046.23
Income from AFS CMBS-VR-CMO	3,247.19	10,551.32	10,551.32
Total Investment Income	47,814.32	140,273.00	140,273.00
Total Interest Income	220,729.93	643,618.74	643,618.74
INTEREST EXPENSE			
Dividends - Regular Shares	2,381.04	6,569.98	6,569.98
Dividends - Share Draft Accounts	17,588.90	50,044.08	50,044.08
Dividends - Certificate Shares	11,389.16	35,098.79	35,098.79
Dividends - IRA Shares	563.40	1,715.46	1,715.46
Dividends - IRA Certificates	3,193.53	9,519.06	9,519.06
Dividends - Money Market Shares	3,489.40	12,720.53	12,720.53
Dividends - Club Accounts	47.14	111.53	111.53
Interest On Borrowed Money	1,085.00	3,150.00	3,150.00
Total Interest Expense	39,737.57	118,929.43	118,929.43
Net Interest Income	180,992.36	524,689.31	524,689.31
Provision For Loan Loss Expense	41,294.42	41,294.42	41,294.42
Net Interest Income after Provision	180,992.36	483,394.89	483,394.89
OPERATING EXPENSES			
Salaries	77,494.96	227,611.95	227,611.95
Pension	10,350.82	30,338.70	30,338.70
Employee Benefits	9,424.32	36,063.73	36,063.73
Travel & Conference	2,119.26	6,341.69	6,341.69
Association Dues	588.79	1,766.37	1,766.37
Office Occupancy	8,028.00	24,925.79	24,925.79
Office Operations	44,356.26	132,100.36	132,100.36
Education & Marketing	1,000.00	3,000.00	3,000.00
Loan Servicing	4,027.44	10,770.12	10,770.12
Outside Services	56,861.72	178,511.92	178,511.92
Examination Fees	2,059.81	6,179.57	6,179.57
Annual Meeting	500.00	1,500.00	1,500.00
Misc. Operating Exp.	250.00	750.00	750.00
Depreciation Expense-Furniture, Fix	4,104.00	12,461.00	12,461.00
Total Operating Expenses	221,165.38	672,321.20	672,321.20
OTHER OPERATING INCOME			
Fees & Charges	21,571.32	74,736.18	74,736.18
Other Income	86,037.79	202,728.44	202,728.44
Total Other Operating Income	107,609.11	277,464.62	277,464.62

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Net Income

67,436.09

88,538.31

88,538.31