

# KaiPerm NW Federal Credit Union

## Income Statement

Run: 12/02/2020

As of: 11/30/2020

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	11,560.89	22,934.91	135,685.08
Income from Unsecured Loans	8,367.07	17,421.59	115,281.63
Income from New Vehicle Loans	8,065.11	16,496.58	95,123.77
Income from Used Vehicle Loans	28,549.34	58,440.33	322,908.11
Income from 1st Mortgage Loans	59,058.55	120,018.46	575,812.09
Income from 1st Mortgage 7/1 Arm	8,047.66	16,418.22	96,875.42
Income from 1st Mortgage 5/1 Arm	1,449.40	2,949.04	16,322.10
Income from HE Non Call	3,016.50	6,113.22	43,936.25
Income from HE LOC	31,988.08	66,256.61	378,567.39
Income from 7 Year Draw	5,877.85	12,060.74	75,955.60
Income from HE 7 yr Fixed	53.76	110.58	793.09
Income from Share Secured Loans	7.42	15.70	139.63
Income from Participation Loans	6,649.34	14,773.91	100,516.40
Income from Recruitment Loans	1,746.99	3,642.07	24,213.30
Income from Business Loans			6,939.12
Total Loan Income	174,437.96	357,651.96	1,989,068.98
Net Loan Income	174,437.96	357,651.96	1,989,068.98
Income from Overnight Investments	3,159.24	4,945.65	44,035.50
Income from Certificate of Deposits	7,738.14	14,228.74	149,468.34
Income from US Treasury Notes & Bon	38,730.42	74,104.73	490,254.19
Income from AFS CMBS-VR-CMO	(1,574.91)	(35,125.66)	(103,126.45)
Total Investment Income	48,052.89	58,153.46	580,631.58
Total Interest Income	222,490.85	415,805.42	2,569,700.56
<b>INTEREST EXPENSE</b>			
Dividends - Regular Shares	1,969.29	4,026.01	20,476.67
Dividends - Share Draft Accounts	15,491.51	31,526.33	172,742.40
Dividends - Certificate Shares	13,612.91	27,511.58	167,460.30
Dividends - IRA Shares	574.53	1,140.00	6,286.77
Dividends - IRA Certificates	3,509.66	7,249.99	45,763.58
Dividends - Money Market Shares	9,616.28	22,091.32	162,721.88
Dividends - Club Accounts	17.15	79.09	506.33
Interest On Borrowed Money	1,050.00	2,135.00	7,498.51
Total Interest Expense	45,841.33	95,759.32	583,456.44
Net Interest Income	176,649.52	320,046.10	1,986,244.12
Provision For Loan Loss Expense		(38,124.69)	76,234.96
Net Interest Income after Provision	176,649.52	358,170.79	1,910,009.16
<b>OPERATING EXPENSES</b>			
Salaries	73,842.08	151,622.58	858,126.89
Pension	8,593.31	17,585.37	94,508.55
Employee Benefits	11,215.16	24,016.24	141,411.80
Travel & Conference	1,951.93	3,903.86	25,195.11
Association Dues	532.10	1,064.20	5,853.10
Office Occupancy	8,594.74	18,894.17	97,439.89
Office Operations	45,485.73	89,538.87	484,291.46
Education & Marketing			33,600.00
Loan Servicing	2,832.11	6,107.31	37,814.57
Outside Services	57,927.46	115,964.01	670,433.87
Examination Fees	2,059.88	4,119.76	22,008.85
Cash Over/Short			60.14
Annual Meeting	549.95	1,049.95	9,949.95
Misc. Operating Exp.	500.00	1,000.00	9,500.00
Depreciation Expense-Furniture, Fix	4,521.00	8,862.00	40,811.00
Total Operating Expenses	218,605.45	443,728.32	2,531,005.18
<b>OTHER OPERATING INCOME</b>			
Fees & Charges	27,002.55	53,177.48	276,228.27
Other Income	65,962.48	129,820.78	854,044.95
Total Other Operating Income	92,965.03	182,998.26	1,130,273.22

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**Income Statement**

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As of: 11/30/2020

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Net Income

51,009.10

97,440.73

509,277.20