

KaiPerm NW Federal Credit Union

Run: 11/08/2019

Income Statement

As of: 10/31/2019

Month-to-Date

Quarter-to-Date

Year-to-Date

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INTEREST INCOME	Month-to-Date	Quarter-to-Date	Year-to-Date
Income from Credit Card Loans	13,342.13	13,342.13	133,278.31
Income from Unsecured Loans	14,471.11	14,471.11	145,356.77
Income from New Vehicle Loans	9,726.29	9,726.29	87,240.00
Income from Used Vehicle Loans	29,073.55	29,073.55	277,018.42
Income from 1st Mortgage Loans	44,763.86	44,763.86	432,151.12
Income from 1st Mortgage 7/1 Arm	9,744.62	9,744.62	101,568.04
Income from 1st Mortgage 5/1 Arm	1,532.33	1,532.33	11,051.73
Income from HE Non Call	4,412.22	4,412.22	46,690.42
Income from HE LOC	32,789.84	32,789.84	312,597.11
Income from 7 Year Draw	7,640.25	7,640.25	81,021.74
Income from HE 7 yr Fixed	192.19	192.19	2,011.90
Income from Share Secured Loans	16.32	16.32	188.55
Income from Participation Loans	9,840.94	9,840.94	102,356.16
Income from Recruitment Loans	2,867.07	2,867.07	30,614.20
Income from Business Loans	1,622.35	1,622.35	14,005.03
Total Loan Income	182,035.07	182,035.07	1,777,149.50
Net Loan Income	182,035.07	182,035.07	1,777,149.50
Income from Overnight Investments	15,961.22	15,961.22	95,337.04
Income from Certificate of Deposits	17,545.59	17,545.59	190,186.58
Income from US Treasury Notes & Bon	54,551.59	54,551.59	603,153.02
Income from AFS CMBS-VR-CMO	(28,766.75)	(28,766.75)	40,588.05
Total Investment Income	59,291.65	59,291.65	929,264.69
Total Interest Income	241,326.72	241,326.72	2,706,414.19
INTEREST EXPENSE			
Dividends - Regular Shares	1,738.39	1,738.39	16,874.56
Dividends - Share Draft Accounts	14,846.81	14,846.81	145,885.26
Dividends - Certificate Shares	13,210.60	13,210.60	88,569.35
Dividends - IRA Shares	623.99	623.99	6,044.17
Dividends - IRA Certificates	4,253.95	4,253.95	31,030.49
Dividends - Money Market Shares	8,415.61	8,415.61	80,896.07
Dividends - Club Accounts	62.77	62.77	543.29
Interest On Borrowed Money			3,772.12
Total Interest Expense	43,152.12	43,152.12	373,615.31
Net Interest Income	198,174.60	198,174.60	2,332,798.88
Provision For Loan Loss Expense	(12,828.82)	(12,828.82)	89,402.29
Net Interest Income after Provision	211,003.42	211,003.42	2,243,396.59
OPERATING EXPENSES			
Salaries	89,171.69	89,171.69	801,582.25
Pension	8,891.89	8,891.89	85,445.21
Employee Benefits	11,947.10	11,947.10	131,812.49
Travel & Conference	3,087.52	3,087.52	30,814.73
Association Dues	680.85	680.85	5,826.78
Office Occupancy	9,590.93	9,590.93	83,568.13
Office Operations	41,813.81	41,813.81	395,823.64
Education & Marketing	8,403.00	8,403.00	83,859.00
Loan Servicing	4,344.02	4,344.02	44,856.36
Outside Services	63,189.46	63,189.46	630,217.05
Examination Fees	1,843.29	1,843.29	19,868.04
Cash Over/Short	(0.15)	(0.15)	300.48
Annual Meeting	1,500.00	1,500.00	12,000.00
Misc. Operating Exp.	2,000.00	2,000.00	14,000.00
Depreciation Expense-Furniture, Fix	12,685.86	12,685.86	35,987.78
Total Operating Expenses	259,149.27	259,149.27	2,375,961.94
OTHER OPERATING INCOME			
Fees & Charges	37,862.16	37,862.16	311,028.32
Other Income	66,835.69	66,835.69	631,226.55
Total Other Operating Income	104,697.85	104,697.85	942,254.87

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Net Income

56,552.00

56,552.00

809,689.52