

# KaiPerm NW Federal Credit Union

## Income Statement

Run: 11/04/2020

As of: 10/31/2020

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	11,374.02	11,374.02	124,124.19
Income from Unsecured Loans	9,054.52	9,054.52	106,914.56
Income from New Vehicle Loans	8,431.47	8,431.47	87,058.66
Income from Used Vehicle Loans	29,890.99	29,890.99	294,358.77
Income from 1st Mortgage Loans	60,959.91	60,959.91	516,753.54
Income from 1st Mortgage 7/1 Arm	8,370.56	8,370.56	88,827.76
Income from 1st Mortgage 5/1 Arm	1,499.64	1,499.64	14,872.70
Income from HE Non Call	3,096.72	3,096.72	40,919.75
Income from HE LOC	34,268.53	34,268.53	346,579.31
Income from 7 Year Draw	6,182.89	6,182.89	70,077.75
Income from HE 7 yr Fixed	56.82	56.82	739.33
Income from Share Secured Loans	8.28	8.28	132.21
Income from Participation Loans	8,124.57	8,124.57	93,867.06
Income from Recruitment Loans	1,895.08	1,895.08	22,466.31
Income from Business Loans			6,939.12
Total Loan Income	183,214.00	183,214.00	1,814,631.02
Net Loan Income	183,214.00	183,214.00	1,814,631.02
Income from Overnight Investments	1,786.41	1,786.41	40,876.26
Income from Certificate of Deposits	6,490.60	6,490.60	141,730.20
Income from US Treasury Notes & Bon	35,374.31	35,374.31	451,523.77
Income from AFS CMBS-VR-CMO	(33,550.75)	(33,550.75)	(101,551.54)
Total Investment Income	10,100.57	10,100.57	532,578.69
Total Interest Income	193,314.57	193,314.57	2,347,209.71
<b>INTEREST EXPENSE</b>			
Dividends - Regular Shares	2,056.72	2,056.72	18,507.38
Dividends - Share Draft Accounts	16,034.82	16,034.82	157,250.89
Dividends - Certificate Shares	13,898.67	13,898.67	153,847.39
Dividends - IRA Shares	565.47	565.47	5,712.24
Dividends - IRA Certificates	3,740.33	3,740.33	42,253.92
Dividends - Money Market Shares	12,475.04	12,475.04	153,105.60
Dividends - Club Accounts	61.94	61.94	489.18
Interest On Borrowed Money	1,085.00	1,085.00	6,448.51
Total Interest Expense	49,917.99	49,917.99	537,615.11
Net Interest Income	143,396.58	143,396.58	1,809,594.60
Provision For Loan Loss Expense	(38,124.69)	(38,124.69)	76,234.96
Net Interest Income after Provision	181,521.27	181,521.27	1,733,359.64
<b>OPERATING EXPENSES</b>			
Salaries	77,780.50	77,780.50	784,284.81
Pension	8,992.06	8,992.06	85,915.24
Employee Benefits	12,801.08	12,801.08	130,196.64
Travel & Conference	1,951.93	1,951.93	23,243.18
Association Dues	532.10	532.10	5,321.00
Office Occupancy	10,299.43	10,299.43	88,845.15
Office Operations	44,053.14	44,053.14	438,805.73
Education & Marketing			33,600.00
Loan Servicing	3,275.20	3,275.20	34,982.46
Outside Services	58,036.55	58,036.55	612,506.41
Examination Fees	2,059.88	2,059.88	19,948.97
Cash Over/Short			60.14
Annual Meeting	500.00	500.00	9,400.00
Misc. Operating Exp.	500.00	500.00	9,000.00
Depreciation Expense-Furniture, Fix	4,341.00	4,341.00	36,290.00
Total Operating Expenses	225,122.87	225,122.87	2,312,399.73
<b>OTHER OPERATING INCOME</b>			
Fees & Charges	26,174.93	26,174.93	249,225.72
Other Income	63,858.30	63,858.30	788,082.47
Total Other Operating Income	90,033.23	90,033.23	1,037,308.19

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**Income Statement**

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Month-to-Date

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Net Income

46,431.63

46,431.63

458,268.10