

KaiPerm NW Federal Credit Union

Run: 10/04/2019

Income Statement

As of: 9/30/2019

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	12,864.96	38,952.51	119,936.18
Income from Unsecured Loans	14,194.71	43,648.69	130,885.66
Income from New Vehicle Loans	8,883.42	27,622.00	77,513.71
Income from Used Vehicle Loans	26,977.63	84,261.54	247,944.87
Income from 1st Mortgage Loans	44,735.05	136,103.10	387,387.26
Income from 1st Mortgage 7/1 Arm	9,427.73	28,959.13	91,823.42
Income from 1st Mortgage 5/1 Arm	1,419.10	3,474.76	9,519.40
Income from HE Non Call	4,322.56	13,744.55	42,278.20
Income from HE LOC	31,832.00	98,569.03	279,807.27
Income from 7 Year Draw	7,548.91	23,484.65	73,381.49
Income from HE 7 yr Fixed	188.28	584.68	1,819.71
Income from Share Secured Loans	16.42	52.33	172.23
Income from Participation Loans	10,162.80	31,242.84	92,515.22
Income from Recruitment Loans	2,823.03	8,825.34	27,747.13
Income from Business Loans	1,450.36	4,151.02	12,382.68
Total Loan Income	176,846.96	543,676.17	1,595,114.43
Net Loan Income	176,846.96	543,676.17	1,595,114.43
Income from Overnight Investments	13,951.57	35,449.84	79,375.82
Income from Certificate of Deposits	15,148.70	51,792.34	172,640.99
Income from US Treasury Notes & Bon	57,553.74	173,536.51	548,601.43
Income from AFS CMBS-VR-CMO	7,017.72	15,283.63	69,354.80
Total Investment Income	93,671.73	276,062.32	869,973.04
Total Interest Income	270,518.69	819,738.49	2,465,087.47
INTEREST EXPENSE			
Dividends - Regular Shares	1,664.83	5,071.11	15,136.17
Dividends - Share Draft Accounts	14,463.68	43,651.29	131,038.45
Dividends - Certificate Shares	10,015.76	29,788.55	75,358.75
Dividends - IRA Shares	615.85	1,846.76	5,420.18
Dividends - IRA Certificates	3,668.36	10,557.02	26,776.54
Dividends - Money Market Shares	8,210.37	24,633.95	72,480.46
Dividends - Club Accounts	60.45	190.06	480.52
Interest On Borrowed Money			3,772.12
Total Interest Expense	38,699.30	115,738.74	330,463.19
Net Interest Income	231,819.39	703,999.75	2,134,624.28
Provision For Loan Loss Expense	7,950.00	65,961.53	102,231.11
Net Interest Income after Provision	223,869.39	638,038.22	2,032,393.17
OPERATING EXPENSES			
Salaries	77,104.46	230,586.35	712,410.56
Pension	8,647.14	26,033.66	76,553.32
Employee Benefits	12,753.59	38,335.94	119,865.39
Travel & Conference	3,087.26	9,640.10	27,727.21
Association Dues	571.77	1,715.31	5,145.93
Office Occupancy	8,351.65	24,994.87	73,977.20
Office Operations	39,695.51	122,178.60	354,009.83
Education & Marketing	8,384.00	25,152.00	75,456.00
Loan Servicing	3,093.45	12,503.65	40,512.34
Outside Services	69,322.06	198,481.09	567,027.59
Examination Fees	1,843.29	5,529.87	18,024.75
Cash Over/Short	11.00	(293.10)	300.63
Annual Meeting	1,500.00	4,500.00	10,500.00
Misc. Operating Exp.	2,000.00	6,000.00	12,000.00
Depreciation Expense-Furniture, Fix	3,640.59	10,697.92	23,301.92
Total Operating Expenses	240,005.77	716,056.26	2,116,812.67
OTHER OPERATING INCOME			
Fees & Charges	27,831.58	96,866.41	273,166.16
Other Income	66,459.60	191,459.51	564,390.86
Total Other Operating Income	94,291.18	288,325.92	837,557.02

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Net Income

78,154.80

210,307.88

753,137.52