

KaiPerm NW Federal Credit Union

Run: 10/05/2020

Income Statement

As of: 9/30/2020

Month-to-Date

Quarter-to-Date

Year-to-Date

Page 1 of 2

	Month-to-Date	Quarter-to-Date	Year-to-Date
INTEREST INCOME			
Income from Credit Card Loans	11,325.97	34,209.03	112,750.17
Income from Unsecured Loans	8,849.06	27,405.08	97,860.04
Income from New Vehicle Loans	8,278.33	25,260.65	78,627.19
Income from Used Vehicle Loans	29,869.14	90,612.91	264,467.78
Income from 1st Mortgage Loans	58,239.58	174,074.39	455,793.63
Income from 1st Mortgage 7/1 Arm	8,114.92	24,928.67	80,457.20
Income from 1st Mortgage 5/1 Arm	1,453.32	4,464.99	13,373.06
Income from HE Non Call	3,198.73	10,508.28	37,823.03
Income from HE LOC	32,010.66	100,353.95	312,310.78
Income from 7 Year Draw	6,371.96	21,975.68	63,894.86
Income from HE 7 yr Fixed	56.24	176.29	682.51
Income from Share Secured Loans	8.76	28.88	123.93
Income from Participation Loans	10,722.83	28,166.81	85,742.49
Income from Recruitment Loans	1,921.34	6,221.12	20,571.23
Income from Business Loans		1,019.91	6,939.12
Total Loan Income	180,420.84	549,406.64	1,631,417.02
Net Loan Income	180,420.84	549,406.64	1,631,417.02
Income from Overnight Investments	1,656.74	6,485.79	39,089.85
Income from Certificate of Deposits	12,434.82	39,277.19	135,239.60
Income from US Treasury Notes & Bon	36,214.08	113,841.53	416,149.46
Income from AFS CMBS-VR-CMO	2,549.97	(57,210.64)	(68,000.79)
Total Investment Income	52,855.61	102,393.87	522,478.12
Total Interest Income	233,276.45	651,800.51	2,153,895.14
INTEREST EXPENSE			
Dividends - Regular Shares	1,954.12	5,915.11	16,450.66
Dividends - Share Draft Accounts	15,546.64	47,908.01	141,216.07
Dividends - Certificate Shares	14,233.40	44,508.76	139,948.72
Dividends - IRA Shares	649.26	1,764.29	5,146.77
Dividends - IRA Certificates	3,721.20	11,900.72	38,513.59
Dividends - Money Market Shares	11,588.53	34,529.85	140,630.56
Dividends - Club Accounts	57.58	176.55	427.24
Interest On Borrowed Money	1,050.00	3,220.00	5,363.51
Total Interest Expense	48,800.73	149,923.29	487,697.12
Net Interest Income	184,475.72	501,877.22	1,666,198.02
Provision For Loan Loss Expense	80,000.00	86,973.20	114,359.65
Net Interest Income after Provision	104,475.72	414,904.02	1,551,838.37
OPERATING EXPENSES			
Salaries	74,178.91	225,844.82	706,504.31
Pension	8,647.57	25,638.63	76,923.18
Employee Benefits	12,953.52	39,157.07	117,395.56
Travel & Conference	1,936.17	5,808.43	21,291.25
Association Dues	532.10	1,596.30	4,788.90
Office Occupancy	8,023.91	25,106.93	78,545.72
Office Operations	41,975.59	134,727.91	394,752.59
Education & Marketing			33,600.00
Loan Servicing	2,747.52	9,036.08	31,707.26
Outside Services	59,313.74	178,969.88	554,469.86
Examination Fees	2,059.88	6,179.64	17,889.09
Cash Over/Short	(4.85)	(4.85)	60.14
Annual Meeting	500.00	1,500.00	8,900.00
Misc. Operating Exp.	500.00	1,500.00	8,500.00
Depreciation Expense-Furniture, Fix	4,341.00	12,187.00	31,949.00
Total Operating Expenses	217,705.06	667,247.84	2,087,276.86
OTHER OPERATING INCOME			
Fees & Charges	26,380.11	77,469.61	223,050.79
Other Income	63,086.69	367,027.82	724,224.17
Total Other Operating Income	89,466.80	444,497.43	947,274.96

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Page 2 of 2

Net Income

(23,762.54)

192,153.61

411,836.47