

# KaiPerm NW Federal Credit Union

Run: 04/12/2019

## Income Statement

As of: 3/31/2019

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	13,465.47	41,916.36	41,916.36
Income from Unsecured Loans	14,896.83	44,990.24	44,990.24
Income from New Vehicle Loans	8,300.66	24,008.68	24,008.68
Income from Used Vehicle Loans	27,877.77	80,198.35	80,198.35
Income from 1st Mortgage Loans	42,565.06	123,463.07	123,463.07
Income from 1st Mortgage 7/1 Arm	11,041.54	30,858.86	30,858.86
Income from 1st Mortgage 5/1 Arm	1,036.11	3,013.84	3,013.84
Income from HE Non Call	4,780.58	14,415.95	14,415.95
Income from HE LOC	30,003.93	85,534.43	85,534.43
Income from 7 Year Draw	8,724.82	25,734.77	25,734.77
Income from HE 7 yr Fixed	213.80	631.00	631.00
Income from Share Secured Loans	20.85	62.46	62.46
Income from Participation Loans	10,420.15	30,696.46	30,696.46
Income from Recruitment Loans	3,336.59	9,798.48	9,798.48
Income from Business Loans	1,340.46	3,849.16	3,849.16
Total Loan Income	178,024.62	519,172.11	519,172.11
Net Loan Income	178,024.62	519,172.11	519,172.11
Income from Overnight Investments	8,158.96	16,376.63	16,376.63
Income from Certificate of Deposits	18,286.15	57,113.71	57,113.71
Income from US Treasury Notes & Bon	66,652.08	194,870.28	194,870.28
Income from AFS CMBS-VR-CMO	6,800.10	28,365.98	28,365.98
Total Investment Income	99,897.29	296,726.60	296,726.60
Total Interest Income	277,921.91	815,898.71	815,898.71
<b>INTEREST EXPENSE</b>			
Dividends - Regular Shares	1,728.24	4,945.96	4,945.96
Dividends - Share Draft Accounts	15,807.05	43,763.57	43,763.57
Dividends - Certificate Shares	7,414.75	20,624.54	20,624.54
Dividends - IRA Shares	609.86	1,787.76	1,787.76
Dividends - IRA Certificates	2,578.52	7,059.40	7,059.40
Dividends - Money Market Shares	8,302.92	23,426.02	23,426.02
Dividends - Club Accounts	47.70	121.36	121.36
Interest On Borrowed Money		3,346.56	3,346.56
Total Interest Expense	36,489.04	105,075.17	105,075.17
Net Interest Income	241,432.87	710,823.54	710,823.54
Provision For Loan Loss Expense	7,950.00	23,850.00	23,850.00
Net Interest Income after Provision	233,482.87	686,973.54	686,973.54
<b>OPERATING EXPENSES</b>			
Salaries	77,932.14	239,499.84	239,499.84
Pension	8,300.90	25,158.32	25,158.32
Employee Benefits	13,646.60	41,156.73	41,156.73
Travel & Conference	2,920.91	9,032.53	9,032.53
Association Dues	571.77	1,715.31	1,715.31
Office Occupancy	8,449.04	24,655.22	24,655.22
Office Operations	36,154.00	115,022.33	115,022.33
Education & Marketing	8,384.00	25,152.00	25,152.00
Loan Servicing	3,432.29	13,987.79	13,987.79
Outside Services	57,131.63	177,262.58	177,262.58
Examination Fees	1,795.01	5,385.05	5,385.05
Cash Over/Short	(100.00)	298.93	298.93
Annual Meeting	1,000.00	3,000.00	3,000.00
Misc. Operating Exp.	1,000.00	3,000.00	3,000.00
Depreciation Expense-Furniture, Fix	2,129.00	6,302.00	6,302.00
Total Operating Expenses	222,747.29	690,628.63	690,628.63
<b>OTHER OPERATING INCOME</b>			
Fees & Charges	26,569.31	82,897.28	82,897.28
Other Income	64,769.90	175,494.64	175,494.64
Total Other Operating Income	91,339.21	258,391.92	258,391.92

**KaiPerm NW Federal Credit Union**

**Income Statement**

Run: 04/12/2019

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Month-to-Date

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Net Income

102,074.79

254,736.83

254,736.83