

KaiPerm NW Federal Credit Union

Run: 06/07/2019

Income Statement

As of: 5/31/2019

Month-to-Date

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INTEREST INCOME	
Income from Credit Card Loans	12,987.80
Income from Unsecured Loans	14,589.71
Income from New Vehicle Loans	8,799.99
Income from Used Vehicle Loans	28,586.67
Income from 1st Mortgage Loans	43,652.56
Income from 1st Mortgage 7/1 Arm	11,008.11
Income from 1st Mortgage 5/1 Arm	1,032.43
Income from HE Non Call	4,804.24
Income from HE LOC	32,938.82
Income from 7 Year Draw	8,280.46
Income from HE 7 yr Fixed	205.28
Income from Share Secured Loans	19.57
Income from Participation Loans	10,383.90
Income from Recruitment Loans	3,021.72
Income from Business Loans	1,488.44
Total Loan Income	181,799.70
Net Loan Income	181,799.70
Income from Overnight Investments	10,072.48
Income from Certificate of Deposits	21,934.20
Income from US Treasury Notes & Bon	60,295.37
Income from AFS CMBS-VR-CMO	7,878.21
Total Investment Income	100,180.26
Total Interest Income	281,979.96
INTEREST EXPENSE	
Dividends - Regular Shares	1,747.15
Dividends - Share Draft Accounts	14,737.63
Dividends - Certificate Shares	8,596.65
Dividends - IRA Shares	615.72
Dividends - IRA Certificates	3,246.97
Dividends - Money Market Shares	8,334.59
Dividends - Club Accounts	55.91
Interest On Borrowed Money	211.67
Total Interest Expense	37,546.29
Net Interest Income	244,433.67
Provision For Loan Loss Expense	7,950.00
Net Interest Income after Provision	236,483.67
OPERATING EXPENSES	
Salaries	64,759.19
Pension	8,620.46
Employee Benefits	13,838.83
Travel & Conference	2,920.91
Association Dues	571.77
Office Occupancy	8,089.24
Office Operations	40,489.15
Education & Marketing	8,384.00
Loan Servicing	4,044.53
Outside Services	66,137.91
Examination Fees	2,633.27
Cash Over/Short	320.00
Annual Meeting	1,000.00
Misc. Operating Exp.	1,000.00
Depreciation Expense-Furniture, Fix	2,129.00
Total Operating Expenses	224,938.26
OTHER OPERATING INCOME	
Fees & Charges	35,175.08
Other Income	70,958.07
Total Other Operating Income	106,133.15
Net Income	117,678.56