

KaiPerm Northwest FCU

Income Statement

Run: 09/02/2021

As of: 8/31/2021

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	11,529.88	23,222.59	92,002.36
Income from Unsecured Loans	8,476.47	16,966.54	64,225.17
Income from New Vehicle Loans	8,021.68	15,921.85	63,871.20
Income from Used Vehicle Loans	27,010.67	54,020.73	217,798.67
Income from 1st Mortgage Loans	58,547.77	118,550.12	461,775.07
Income from 1st Mortgage 7/1 Arm	4,905.83	9,820.66	45,901.65
Income from 1st Mortgage 5/1 Arm	1,284.79	2,486.20	11,155.39
Income from 1st Mortgage 30 years	2,502.53	4,823.64	6,775.14
Income from HE Non Call	2,910.04	5,913.81	24,502.63
Income from HE LOC	35,313.72	72,605.70	275,761.96
Income from 7 Year Draw	3,462.46	6,946.26	29,061.55
Income from HE 7 yr Fixed	43.72	88.80	378.99
Income from Share Secured Loans	0.11	2.39	28.86
Income from Participation Loans	7,944.52	15,834.02	62,779.78
Income from Recruitment Loans	1,334.33	2,773.49	11,921.00
Income from Business Loans	1,428.40	2,607.17	4,363.29
Total Loan Income	174,716.92	352,583.97	1,372,302.71
Net Loan Income	174,716.92	352,583.97	1,372,302.71
Income from Overnight Investments	1,647.08	3,321.14	14,358.34
Income from Certificate of Deposits	9,855.24	16,976.35	65,171.83
Income from US Treasury Notes & Bon	36,317.58	73,290.27	280,186.15
Income from AFS CMBS-VR-CMO	3,537.83	7,999.04	31,896.82
Total Investment Income	51,357.73	101,586.80	391,613.14
Total Interest Income	226,074.65	454,170.77	1,763,915.85
INTEREST EXPENSE			
Dividends - Regular Shares	2,631.26	5,229.08	19,429.16
Dividends - Share Draft Accounts	16,563.17	33,303.08	133,276.96
Dividends - Certificate Shares	12,837.09	34,260.23	109,709.98
Dividends - IRA Shares	657.36	1,251.31	4,642.22
Dividends - IRA Certificates	2,402.51	3,447.01	24,938.96
Dividends - Money Market Shares	3,571.82	7,158.12	30,368.02
Dividends - Club Accounts	336.79	565.29	950.61
Interest On Borrowed Money	1,085.00	2,170.00	8,505.00
Total Interest Expense	40,085.00	87,384.12	331,820.91
Net Interest Income	185,989.65	366,786.65	1,432,094.94
Provision For Loan Loss Expense		11,288.84	48,248.30
Net Interest Income after Provision	185,989.65	355,497.81	1,383,846.64
OPERATING EXPENSES			
Salaries	72,906.13	143,573.75	604,278.11
Pension	8,648.95	17,299.52	79,352.64
Employee Benefits	13,798.20	26,391.88	99,330.59
Travel & Conference	2,325.10	4,650.12	17,407.11
Association Dues	588.79	1,177.58	4,710.32
Office Occupancy	9,197.72	18,785.12	71,298.58
Office Operations	43,425.70	86,757.23	346,992.85
Education & Marketing	1,000.00	2,000.00	8,000.00
Loan Servicing	2,593.82	4,873.87	25,061.90
Outside Services	60,140.91	120,311.21	480,601.51
Examination Fees	1,832.41	3,664.82	15,341.62
Cash Over/Short	(0.10)	(0.10)	(15.10)
Annual Meeting	500.00	1,000.00	4,000.00
Misc. Operating Exp.	250.00	500.00	2,000.00
Depreciation Expense-Furniture, Fix	4,392.00	8,656.00	33,589.00
Total Operating Expenses	221,599.63	439,641.00	1,791,949.13
OTHER OPERATING INCOME			
Fees & Charges	29,129.92	50,986.96	185,732.47

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Other Income	213,199.12	281,041.90	832,314.36
Total Other Operating Income	242,329.04	332,028.86	1,018,046.83
Net Income	206,719.06	247,885.67	609,944.34