

KaiPerm NW Federal Credit Union

Income Statement

Run: 08/05/2021

As of: 7/31/2021

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	11,692.71	11,692.71	80,472.48
Income from Unsecured Loans	8,490.07	8,490.07	55,748.70
Income from New Vehicle Loans	7,900.17	7,900.17	55,849.52
Income from Used Vehicle Loans	27,010.06	27,010.06	190,788.00
Income from 1st Mortgage Loans	60,002.35	60,002.35	403,227.30
Income from 1st Mortgage 7/1 Arm	4,914.83	4,914.83	40,995.82
Income from 1st Mortgage 5/1 Arm	1,201.41	1,201.41	9,870.60
Income from 1st Mortgage 30 years	2,321.11	2,321.11	4,272.61
Income from HE Non Call			18,588.82
Income from HE Non Call	3,003.77	3,003.77	6,031.61
Income from HE LOC			203,156.26
Income from HE LOC	37,291.98	37,291.98	73,053.69
Income from 7 Year Draw			22,115.29
Income from 7 Year Draw	3,483.80	3,483.80	6,872.92
Income from HE 7 yr Fixed			290.19
Income from HE 7 yr Fixed	45.08	45.08	90.03
Income from Share Secured Loans			26.47
Income from Share Secured Loans	2.28	2.28	5.16
Income from Participation Loans			46,945.76
Income from Participation Loans	7,889.50	7,889.50	14,438.85
Income from Recruitment Loans			9,147.51
Income from Recruitment Loans	1,439.16	1,439.16	2,821.08
Income from Business Loans			1,756.12
Income from Business Loans	1,178.77	1,178.77	2,324.63
Total Loan Income	177,867.05	177,867.05	1,197,585.79
Net Loan Income	177,867.05	177,867.05	1,197,585.79
Income from Overnight Investments	1,674.06	1,674.06	12,711.26
Income from Certificate of Deposits	7,121.11	7,121.11	55,316.59
Income from US Treasury Notes & Bon	36,972.69	36,972.69	243,868.57
Income from AFS CMBS-VR-CMO	4,461.21	4,461.21	28,358.99
Total Investment Income	50,229.07	50,229.07	340,255.41
Total Interest Income	228,096.12	228,096.12	1,537,841.20
INTEREST EXPENSE			
Dividends - Regular Shares	2,597.82	2,597.82	16,797.90
Dividends - Share Draft Accounts	16,739.91	16,739.91	116,713.79
Dividends - Certificate Shares	21,423.14	21,423.14	96,872.89
Dividends - IRA Shares	593.95	593.95	3,984.86
Dividends - IRA Certificates	1,044.50	1,044.50	22,536.45
Dividends - Money Market Shares	3,586.30	3,586.30	26,796.20
Dividends - Club Accounts	228.50	228.50	613.82
Interest On Borrowed Money	1,085.00	1,085.00	7,420.00
Total Interest Expense	47,299.12	47,299.12	291,735.91
Net Interest Income	180,797.00	180,797.00	1,246,105.29
Provision For Loan Loss Expense	11,288.84	11,288.84	48,248.30
Net Interest Income after Provision	169,508.16	169,508.16	1,197,856.99
OPERATING EXPENSES			
Salaries	70,667.62	70,667.62	531,371.98
Pension	8,650.57	8,650.57	70,703.69
Employee Benefits	12,593.68	12,593.68	85,532.39
Travel & Conference	2,325.02	2,325.02	15,082.01
Association Dues	588.79	588.79	4,121.53
Office Occupancy	9,587.40	9,587.40	62,100.86
Office Operations	43,331.53	43,331.53	303,567.15
Education & Marketing	1,000.00	1,000.00	7,000.00
Loan Servicing	2,280.05	2,280.05	22,468.08
Outside Services	60,170.30	60,170.30	420,460.60

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	Month-to-Date	Quarter-to-Date	Year-to-Date	
Examination Fees	1,832.41	1,832.41	13,509.21	
Cash Over/Short			(15.00)	
Annual Meeting	500.00	500.00	3,500.00	
Misc. Operating Exp.	250.00	250.00	1,750.00	
Depreciation Expense-Furniture, Fix	4,264.00	4,264.00	29,197.00	
Total Operating Expenses	218,041.37	218,041.37	1,570,349.50	
OTHER OPERATING INCOME				
Fees & Charges	21,857.04	21,857.04	156,602.55	
Other Income	67,842.78	67,842.78	619,115.24	
Total Other Operating Income	89,699.82	89,699.82	775,717.79	
Net Income	41,166.61	41,166.61	403,225.28	