

# KaiPerm NW Federal Credit Union

## Income Statement

Run: 12/03/2021

As of: 11/30/2021

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	11,856.28	23,770.86	127,473.29
Income from Unsecured Loans	8,442.79	16,886.41	89,303.57
Income from New Vehicle Loans	7,846.59	16,183.88	87,887.76
Income from Used Vehicle Loans	24,519.18	50,733.88	294,879.20
Income from 1st Mortgage Loans	57,893.25	115,735.00	632,612.42
Income from 1st Mortgage 7/1 Arm	3,283.58	6,966.23	57,020.97
Income from 1st Mortgage 5/1 Arm	1,238.12	2,520.07	14,870.31
Income from 1st Mortgage 30 years	2,409.12	4,902.95	14,095.79
Income from HE Non Call	2,576.13	5,235.73	32,358.41
Income from HE LOC	31,335.94	64,677.58	373,646.40
Income from 7 Year Draw	3,497.01	7,067.46	39,046.34
Income from HE 7 yr Fixed			399.65
Income from Share Secured Loans			28.86
Income from Participation Loans	6,635.57	12,625.97	82,903.95
Income from Recruitment Loans	1,016.65	2,171.18	15,327.58
Income from Business Loans	2,443.09	5,001.14	11,511.40
Total Loan Income	164,993.30	334,478.34	1,873,365.90
Net Loan Income	164,993.30	334,478.34	1,873,365.90
Income from Overnight Investments	2,770.86	4,418.19	20,574.13
Income from Certificate of Deposits	6,012.45	12,931.12	85,235.61
Income from US Treasury Notes & Bon	38,276.67	76,750.56	394,781.45
Income from AFS CMBS-VR-CMO	3,546.93	6,336.39	43,076.85
Total Investment Income	50,606.91	100,436.26	543,668.04
Total Interest Income	215,600.21	434,914.60	2,417,033.94
<b>INTEREST EXPENSE</b>			
Dividends - Regular Shares	2,795.15	5,514.64	27,486.91
Dividends - Share Draft Accounts	16,281.95	32,995.09	182,460.47
Dividends - Certificate Shares	7,005.31	14,497.27	111,070.78
Dividends - IRA Shares	795.17	1,619.79	7,003.94
Dividends - IRA Certificates	1,491.62	3,185.53	25,518.62
Dividends - Money Market Shares	2,313.40	4,772.33	38,668.95
Dividends - Club Accounts	108.42	376.94	1,643.37
Interest On Borrowed Money	1,050.00	2,135.00	11,690.00
Total Interest Expense	31,841.02	65,096.59	405,543.04
Net Interest Income	183,759.19	369,818.01	2,011,490.90
Provision For Loan Loss Expense		(22,625.60)	25,622.70
Net Interest Income after Provision	183,759.19	392,443.61	1,985,868.20
<b>OPERATING EXPENSES</b>			
Salaries	73,431.26	139,163.33	815,149.30
Pension	8,290.77	16,529.18	104,290.52
Employee Benefits	11,786.47	22,894.54	134,100.64
Travel & Conference	2,205.97	4,493.57	24,185.67
Association Dues	588.79	1,177.58	6,476.69
Office Occupancy	9,285.01	20,544.59	101,064.72
Office Operations	42,091.32	85,450.32	476,247.59
Education & Marketing	1,000.00	2,000.00	11,000.00
Loan Servicing	2,556.32	5,536.05	35,049.37
Outside Services	58,308.91	116,132.00	656,509.81
Examination Fees	1,832.41	3,664.82	20,838.85
Cash Over/Short	256.00	256.00	241.90
Annual Meeting	500.00	1,000.00	5,500.00
Misc. Operating Exp.	250.00	500.00	2,750.00
Depreciation Expense-Furniture, Fix	4,287.00	8,753.00	46,688.00
Total Operating Expenses	216,670.23	428,094.98	2,440,093.06
<b>OTHER OPERATING INCOME</b>			
Fees & Charges	24,031.30	51,674.96	264,343.52

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Other Income	67,516.20	136,539.25	1,038,031.61
Total Other Operating Income	91,547.50	188,214.21	1,302,375.13
Net Income	58,636.46	152,562.84	848,150.27