

KaiPerm Northwest FCU

Income Statement

Run: 11/02/2021

As of: 10/31/2021

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	11,914.58	11,914.58	115,617.01
Income from Unsecured Loans	8,443.62	8,443.62	80,860.78
Income from New Vehicle Loans	8,337.29	8,337.29	80,041.17
Income from Used Vehicle Loans	26,214.70	26,214.70	270,360.02
Income from 1st Mortgage Loans	57,841.75	57,841.75	574,719.17
Income from 1st Mortgage 7/1 Arm	3,682.65	3,682.65	53,737.39
Income from 1st Mortgage 5/1 Arm	1,281.95	1,281.95	13,632.19
Income from 1st Mortgage 30 years	2,493.83	2,493.83	11,686.67
Income from HE Non Call	2,659.60	2,659.60	29,782.28
Income from HE LOC	33,341.64	33,341.64	342,310.46
Income from 7 Year Draw	3,570.45	3,570.45	35,549.33
Income from HE 7 yr Fixed			399.65
Income from Share Secured Loans			28.86
Income from Participation Loans	5,990.40	5,990.40	76,268.38
Income from Recruitment Loans	1,154.53	1,154.53	14,310.93
Income from Business Loans	2,558.05	2,558.05	9,068.31
Total Loan Income	169,485.04	169,485.04	1,708,372.60
Net Loan Income	169,485.04	169,485.04	1,708,372.60
Income from Overnight Investments	1,647.33	1,647.33	17,803.27
Income from Certificate of Deposits	6,918.67	6,918.67	79,223.16
Income from US Treasury Notes & Bon	38,473.89	38,473.89	356,504.78
Income from AFS CMBS-VR-CMO	2,789.46	2,789.46	39,529.92
Total Investment Income	49,829.35	49,829.35	493,061.13
Total Interest Income	219,314.39	219,314.39	2,201,433.73
INTEREST EXPENSE			
Dividends - Regular Shares	2,719.49	2,719.49	24,691.76
Dividends - Share Draft Accounts	16,713.14	16,713.14	166,178.52
Dividends - Certificate Shares	7,491.96	7,491.96	104,065.47
Dividends - IRA Shares	824.62	824.62	6,208.77
Dividends - IRA Certificates	1,693.91	1,693.91	24,027.00
Dividends - Money Market Shares	2,458.93	2,458.93	36,355.55
Dividends - Club Accounts	268.52	268.52	1,534.95
Interest On Borrowed Money	1,085.00	1,085.00	10,640.00
Total Interest Expense	33,255.57	33,255.57	373,702.02
Net Interest Income	186,058.82	186,058.82	1,827,731.71
Provision For Loan Loss Expense	(22,625.60)	(22,625.60)	25,622.70
Net Interest Income after Provision	208,684.42	208,684.42	1,802,109.01
OPERATING EXPENSES			
Salaries	65,732.07	65,732.07	741,718.04
Pension	8,238.41	8,238.41	95,999.75
Employee Benefits	11,108.07	11,108.07	122,314.17
Travel & Conference	2,287.60	2,287.60	21,979.70
Association Dues	588.79	588.79	5,887.90
Office Occupancy	11,259.58	11,259.58	91,779.71
Office Operations	43,359.00	43,359.00	434,156.27
Education & Marketing	1,000.00	1,000.00	10,000.00
Loan Servicing	2,979.73	2,979.73	32,493.05
Outside Services	57,823.09	57,823.09	598,200.90
Examination Fees	1,832.41	1,832.41	19,006.44
Cash Over/Short			(14.10)
Annual Meeting	500.00	500.00	5,000.00
Misc. Operating Exp.	250.00	250.00	2,500.00
Depreciation Expense-Furniture, Fix	4,466.00	4,466.00	42,401.00
Total Operating Expenses	211,424.75	211,424.75	2,223,422.83
OTHER OPERATING INCOME			
Fees & Charges	27,643.66	27,643.66	240,312.22

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Other Income	69,023.05	69,023.05	970,515.41
Total Other Operating Income	96,666.71	96,666.71	1,210,827.63
Net Income	93,926.38	93,926.38	789,513.81