

# KaiPerm Northwest FCU

## Income Statement

Run: 10/04/2021

As of: 9/30/2021

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	11,700.07	34,922.66	103,702.43
Income from Unsecured Loans	8,191.99	25,158.53	72,417.16
Income from New Vehicle Loans	7,832.68	23,754.53	71,703.88
Income from Used Vehicle Loans	26,346.65	80,367.38	244,145.32
Income from 1st Mortgage Loans	55,102.35	173,652.47	516,877.42
Income from 1st Mortgage 7/1 Arm	4,153.09	13,973.75	50,054.74
Income from 1st Mortgage 5/1 Arm	1,194.85	3,681.05	12,350.24
Income from 1st Mortgage 30 years	2,417.70	7,241.34	9,192.84
Income from HE Non Call	2,620.05	8,533.86	27,122.68
Income from HE LOC	33,206.86	105,812.56	308,968.82
Income from 7 Year Draw	2,917.33	9,863.59	31,978.88
Income from HE 7 yr Fixed	20.66	109.46	399.65
Income from Share Secured Loans		2.39	28.86
Income from Participation Loans	7,498.20	23,332.22	70,277.98
Income from Recruitment Loans	1,235.40	4,008.89	13,156.40
Income from Business Loans	2,146.97	4,754.14	6,510.26
Total Loan Income	166,584.85	519,168.82	1,538,887.56
Net Loan Income	166,584.85	519,168.82	1,538,887.56
Income from Overnight Investments	1,797.60	5,118.74	16,155.94
Income from Certificate of Deposits	7,132.66	24,109.01	72,304.49
Income from US Treasury Notes & Bon	37,844.74	111,135.01	318,030.89
Income from AFS CMBS-VR-CMO	4,843.64	12,842.68	36,740.46
Total Investment Income	51,618.64	153,205.44	443,231.78
Total Interest Income	218,203.49	672,374.26	1,982,119.34
<b>INTEREST EXPENSE</b>			
Dividends - Regular Shares	2,543.11	7,772.19	21,972.27
Dividends - Share Draft Accounts	16,188.42	49,491.50	149,465.38
Dividends - Certificate Shares	(13,136.47)	21,123.76	96,573.51
Dividends - IRA Shares	741.93	1,993.24	5,384.15
Dividends - IRA Certificates	(2,605.87)	841.14	22,333.09
Dividends - Money Market Shares	3,528.60	10,686.72	33,896.62
Dividends - Club Accounts	315.82	881.11	1,266.43
Interest On Borrowed Money	1,050.00	3,220.00	9,555.00
Total Interest Expense	8,625.54	96,009.66	340,446.45
Net Interest Income	209,577.95	576,364.60	1,641,672.89
Provision For Loan Loss Expense		11,288.84	48,248.30
Net Interest Income after Provision	209,577.95	565,075.76	1,593,424.59
<b>OPERATING EXPENSES</b>			
Salaries	71,707.86	215,281.61	675,985.97
Pension	8,408.70	25,708.22	87,761.34
Employee Benefits	11,875.51	38,267.39	111,206.10
Travel & Conference	2,284.99	6,935.11	19,692.10
Association Dues	588.79	1,766.37	5,299.11
Office Occupancy	9,221.55	28,006.67	80,520.13
Office Operations	43,804.42	130,561.65	390,797.27
Education & Marketing	1,000.00	3,000.00	9,000.00
Loan Servicing	4,451.42	9,325.29	29,513.32
Outside Services	59,776.30	180,087.51	540,377.81
Examination Fees	1,832.41	5,497.23	17,174.03
Cash Over/Short	1.00	0.90	(14.10)
Annual Meeting	500.00	1,500.00	4,500.00
Misc. Operating Exp.	250.00	750.00	2,250.00
Depreciation Expense-Furniture, Fix	4,346.00	13,002.00	37,935.00
Total Operating Expenses	220,048.95	659,689.95	2,011,998.08
<b>OTHER OPERATING INCOME</b>			
Fees & Charges	26,936.09	77,923.05	212,668.56

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Other Income	69,178.00	350,219.90	901,492.36
Total Other Operating Income	96,114.09	428,142.95	1,114,160.92
Net Income	85,643.09	333,528.76	695,587.43