

KaiPerm NW Federal Credit Union

Income Statement

Run: 05/04/2022

As of: 4/30/2022

Month-to-Date

Quarter-to-Date

Year-to-Date

Page 1 of 2

	Month-to-Date	Quarter-to-Date	Year-to-Date
INTEREST INCOME			
Income from Credit Card Loans	10,543.72	10,543.72	44,548.16
Income from Unsecured Loans	8,701.72	8,701.72	33,809.99
Income from New Vehicle Loans	7,672.40	7,672.40	31,426.35
Income from Used Vehicle Loans	22,072.56	22,072.56	92,012.41
Income from 1st Mortgage Loans	58,449.11	58,449.11	228,974.77
Income from 1st Mortgage 7/1 Arm	2,243.32	2,243.32	10,614.19
Income from 1st Mortgage 5/1 Arm	1,224.01	1,224.01	4,912.95
Income from 1st Mortgage 30 years	2,221.49	2,221.49	9,409.97
Income from HE Non Call	2,351.52	2,351.52	9,797.98
Income from HE LOC	35,477.10	35,477.10	133,741.42
Income from 7 Year Draw	2,812.18	2,812.18	12,800.87
Income from Share Secured Loans	2.63	2.63	2.63
Income from Participation Loans	6,129.03	6,129.03	30,625.43
Income from Recruitment Loans	834.19	834.19	3,494.36
Income from Business Loans	4,527.38	4,527.38	17,723.29
Total Loan Income	165,262.36	165,262.36	663,894.77
Net Loan Income	165,262.36	165,262.36	663,894.77
Income from Overnight Investments	2,087.46	2,087.46	5,574.59
Income from Certificate of Deposits	6,588.54	6,588.54	25,268.22
Income from US Treasury Notes & Bon	45,547.39	45,547.39	169,175.87
Income from AFS CMBS-VR-CMO	3,717.63	3,717.63	10,834.37
Total Investment Income	57,941.02	57,941.02	210,853.05
Total Interest Income	223,203.38	223,203.38	874,747.82
INTEREST EXPENSE			
Dividends - Regular Shares	2,829.45	2,829.45	11,092.63
Dividends - Share Draft Accounts	16,736.30	16,736.30	66,052.60
Dividends - Certificate Shares	4,571.84	4,571.84	20,637.39
Dividends - IRA Shares	823.24	823.24	3,279.00
Dividends - IRA Certificates	889.74	889.74	4,366.60
Dividends - Money Market Shares	2,364.80	2,364.80	9,165.14
Dividends - Club Accounts	252.39	252.39	960.24
Total Interest Expense	28,467.76	28,467.76	115,553.60
Net Interest Income	194,735.62	194,735.62	759,194.22
Provision For Loan Loss Expense			(11,257.36)
Net Interest Income after Provision	194,735.62	194,735.62	770,451.58
OPERATING EXPENSES			
Salaries	75,055.10	75,055.10	303,770.02
Pension	9,396.78	9,396.78	36,121.11
Employee Benefits	14,893.00	14,893.00	57,147.54
Travel & Conference	2,036.96	2,036.96	9,021.93
Association Dues	645.96	645.96	2,583.84
Office Occupancy	8,438.82	8,438.82	35,004.76
Office Operations	47,935.61	47,935.61	183,912.37
Education & Marketing	2,000.00	2,000.00	8,000.00
Loan Servicing	2,114.76	2,114.76	10,161.02
Outside Services	64,989.07	64,989.07	252,597.42
Examination Fees	1,701.24	1,701.24	7,198.46
Cash Over/Short			38.99
Annual Meeting	500.00	500.00	2,000.00
Misc. Operating Exp.	250.00	250.00	1,000.00
Depreciation Expense-Furniture, Fix	4,528.00	4,528.00	18,093.00
Total Operating Expenses	234,485.30	234,485.30	926,650.46
OTHER OPERATING INCOME			
Fees & Charges	24,018.88	24,018.88	97,305.60
Other Income	63,520.19	63,520.19	339,804.28
Total Other Operating Income	87,539.07	87,539.07	437,109.88

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Page 2 of 2

Net Income

47,789.39

47,789.39

280,911.00