

KaiPerm NW Federal Credit Union

Income Statement

Run: 03/02/2022

As of: 2/28/2022

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	11,372.54	22,987.75	22,987.75
Income from Unsecured Loans	7,942.99	16,611.79	16,611.79
Income from New Vehicle Loans	7,373.33	15,556.24	15,556.24
Income from Used Vehicle Loans	22,532.90	46,625.45	46,625.45
Income from 1st Mortgage Loans	52,927.26	111,057.95	111,057.95
Income from 1st Mortgage 7/1 Arm	2,756.92	5,814.70	5,814.70
Income from 1st Mortgage 5/1 Arm	1,147.82	2,421.32	2,421.32
Income from 1st Mortgage 30 years	2,236.56	4,717.02	4,717.02
Income from HE Non Call	2,341.40	4,956.18	4,956.18
Income from HE LOC	30,674.89	62,761.83	62,761.83
Income from 7 Year Draw	3,173.84	6,642.05	6,642.05
Income from Participation Loans	7,799.50	16,195.91	16,195.91
Income from Recruitment Loans	829.12	1,788.01	1,788.01
Income from Business Loans	4,058.93	8,466.72	8,466.72
Total Loan Income	157,168.00	326,602.92	326,602.92
Net Loan Income	157,168.00	326,602.92	326,602.92
Income from Overnight Investments	2,047.45	2,584.72	2,584.72
Income from Certificate of Deposits	5,711.10	11,941.67	11,941.67
Income from US Treasury Notes & Bon	40,212.29	82,509.93	82,509.93
Income from AFS CMBS-VR-CMO	2,511.76	5,338.79	5,338.79
Total Investment Income	50,482.60	102,375.11	102,375.11
Total Interest Income	207,650.60	428,978.03	428,978.03
INTEREST EXPENSE			
Dividends - Regular Shares	2,550.08	5,366.13	5,366.13
Dividends - Share Draft Accounts	15,149.41	31,958.45	31,958.45
Dividends - Certificate Shares	4,849.37	10,870.81	10,870.81
Dividends - IRA Shares	761.78	1,611.28	1,611.28
Dividends - IRA Certificates	1,065.51	2,456.90	2,456.90
Dividends - Money Market Shares	2,113.26	4,449.39	4,449.39
Dividends - Club Accounts	213.87	457.34	457.34
Total Interest Expense	26,703.28	57,170.30	57,170.30
Net Interest Income	180,947.32	371,807.73	371,807.73
Net Interest Income after Provision	180,947.32	371,807.73	371,807.73
OPERATING EXPENSES			
Salaries	76,177.88	152,667.44	152,667.44
Pension	9,123.53	17,805.85	17,805.85
Employee Benefits	13,175.04	27,631.53	27,631.53
Travel & Conference	2,356.57	4,937.50	4,937.50
Association Dues	645.96	1,291.92	1,291.92
Office Occupancy	8,474.19	18,106.90	18,106.90
Office Operations	45,884.57	91,115.37	91,115.37
Education & Marketing	2,000.00	4,000.00	4,000.00
Loan Servicing	2,908.44	5,606.61	5,606.61
Outside Services	60,722.80	124,378.24	124,378.24
Examination Fees	1,832.41	3,664.82	3,664.82
Cash Over/Short	(1.01)	(41.01)	(41.01)
Annual Meeting	500.00	1,000.00	1,000.00
Misc. Operating Exp.	250.00	500.00	500.00
Depreciation Expense-Furniture, Fix	4,546.00	9,019.00	9,019.00
Total Operating Expenses	228,596.38	461,684.17	461,684.17
OTHER OPERATING INCOME			
Fees & Charges	22,953.54	48,839.21	48,839.21
Other Income	59,675.97	127,066.59	127,066.59
Total Other Operating Income	82,629.51	175,905.80	175,905.80
Net Income	34,980.45	86,029.36	86,029.36