

KaiPerm NW Federal Credit Union

Income Statement

Run: 04/06/2022

As of: 3/31/2022

Month-to-Date

Quarter-to-Date

Year-to-Date

Page 1 of 1

	Month-to-Date	Quarter-to-Date	Year-to-Date
INTEREST INCOME			
Income from Credit Card Loans	11,016.69	34,004.44	34,004.44
Income from Unsecured Loans	8,496.48	25,108.27	25,108.27
Income from New Vehicle Loans	8,197.71	23,753.95	23,753.95
Income from Used Vehicle Loans	23,314.40	69,939.85	69,939.85
Income from 1st Mortgage Loans	59,467.71	170,525.66	170,525.66
Income from 1st Mortgage 7/1 Arm	2,556.17	8,370.87	8,370.87
Income from 1st Mortgage 5/1 Arm	1,267.62	3,688.94	3,688.94
Income from 1st Mortgage 30 years	2,471.46	7,188.48	7,188.48
Income from HE Non Call	2,490.28	7,446.46	7,446.46
Income from HE LOC	35,502.49	98,264.32	98,264.32
Income from 7 Year Draw	3,346.64	9,988.69	9,988.69
Income from Participation Loans	8,300.49	24,496.40	24,496.40
Income from Recruitment Loans	872.16	2,660.17	2,660.17
Income from Business Loans	4,729.19	13,195.91	13,195.91
Total Loan Income	172,029.49	498,632.41	498,632.41
Net Loan Income	172,029.49	498,632.41	498,632.41
Income from Overnight Investments	902.41	3,487.13	3,487.13
Income from Certificate of Deposits	6,738.01	18,679.68	18,679.68
Income from US Treasury Notes & Bon	41,118.55	123,628.48	123,628.48
Income from AFS CMBS-VR-CMO	1,777.95	7,116.74	7,116.74
Total Investment Income	50,536.92	152,912.03	152,912.03
Total Interest Income	222,566.41	651,544.44	651,544.44
INTEREST EXPENSE			
Dividends - Regular Shares	2,897.05	8,263.18	8,263.18
Dividends - Share Draft Accounts	17,357.85	49,316.30	49,316.30
Dividends - Certificate Shares	5,194.74	16,065.55	16,065.55
Dividends - IRA Shares	844.48	2,455.76	2,455.76
Dividends - IRA Certificates	1,019.96	3,476.86	3,476.86
Dividends - Money Market Shares	2,350.95	6,800.34	6,800.34
Dividends - Club Accounts	250.51	707.85	707.85
Total Interest Expense	29,915.54	87,085.84	87,085.84
Net Interest Income	192,650.87	564,458.60	564,458.60
Provision For Loan Loss Expense	(11,257.36)	(11,257.36)	(11,257.36)
Net Interest Income after Provision	203,908.23	575,715.96	575,715.96
OPERATING EXPENSES			
Salaries	76,047.48	228,714.92	228,714.92
Pension	8,918.48	26,724.33	26,724.33
Employee Benefits	14,623.01	42,254.54	42,254.54
Travel & Conference	2,047.47	6,984.97	6,984.97
Association Dues	645.96	1,937.88	1,937.88
Office Occupancy	8,459.04	26,565.94	26,565.94
Office Operations	44,861.39	135,976.76	135,976.76
Education & Marketing	2,000.00	6,000.00	6,000.00
Loan Servicing	2,439.65	8,046.26	8,046.26
Outside Services	63,230.11	187,608.35	187,608.35
Examination Fees	1,832.40	5,497.22	5,497.22
Cash Over/Short	80.00	38.99	38.99
Annual Meeting	500.00	1,500.00	1,500.00
Misc. Operating Exp.	250.00	750.00	750.00
Depreciation Expense-Furniture, Fix	4,546.00	13,565.00	13,565.00
Total Operating Expenses	230,480.99	692,165.16	692,165.16
OTHER OPERATING INCOME			
Fees & Charges	24,447.51	73,286.72	73,286.72
Other Income	149,217.50	276,284.09	276,284.09
Total Other Operating Income	173,665.01	349,570.81	349,570.81
Net Income	147,092.25	233,121.61	233,121.61