

KaiPerm NW Federal Credit Union

Income Statement

Run: 06/06/2022

As of: 5/31/2022

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	10,232.62	20,776.34	54,780.78
Income from Unsecured Loans	9,121.22	17,822.94	42,931.21
Income from New Vehicle Loans	8,103.81	15,776.21	39,530.16
Income from Used Vehicle Loans	23,449.94	45,522.50	115,462.35
Income from 1st Mortgage Loans	61,266.98	119,716.09	290,241.75
Income from 1st Mortgage 7/1 Arm	2,313.38	4,556.70	12,927.57
Income from 1st Mortgage 5/1 Arm	1,261.29	2,485.30	6,174.24
Income from 1st Mortgage 30 years	2,067.17	4,288.66	11,477.14
Income from HE Non Call	2,407.37	4,758.89	12,205.35
Income from HE LOC	38,174.65	73,651.75	171,916.07
Income from 7 Year Draw	2,780.95	5,593.13	15,581.82
Income from Share Secured Loans	25.02	27.65	27.65
Income from Participation Loans	10,217.39	16,346.42	40,842.82
Income from Recruitment Loans	820.34	1,654.53	4,314.70
Income from Business Loans	4,235.05	8,762.43	21,958.34
Total Loan Income	176,477.18	341,739.54	840,371.95
Net Loan Income	176,477.18	341,739.54	840,371.95
Income from Overnight Investments	4,756.54	6,844.00	10,331.13
Income from Certificate of Deposits	6,762.58	13,351.12	32,030.80
Income from US Treasury Notes & Bon	48,198.76	93,746.15	217,374.63
Income from AFS CMBS-VR-CMO	3,102.62	6,820.25	13,936.99
Total Investment Income	62,820.50	120,761.52	273,673.55
Total Interest Income	239,297.68	462,501.06	1,114,045.50
INTEREST EXPENSE			
Dividends - Regular Shares	2,927.77	5,757.22	14,020.40
Dividends - Share Draft Accounts	16,704.30	33,440.60	82,756.90
Dividends - Certificate Shares	4,076.15	8,647.99	24,713.54
Dividends - IRA Shares	861.06	1,684.30	4,140.06
Dividends - IRA Certificates	796.46	1,686.20	5,163.06
Dividends - Money Market Shares	2,434.09	4,798.89	11,599.23
Dividends - Club Accounts	252.65	505.04	1,212.89
Total Interest Expense	28,052.48	56,520.24	143,606.08
Net Interest Income	211,245.20	405,980.82	970,439.42
Provision For Loan Loss Expense			(11,257.36)
Net Interest Income after Provision	211,245.20	405,980.82	981,696.78
OPERATING EXPENSES			
Salaries	80,279.83	155,334.93	384,049.85
Pension	8,870.49	18,267.27	44,991.60
Employee Benefits	13,172.38	28,065.38	70,319.92
Travel & Conference	2,036.96	4,073.92	11,058.89
Association Dues	645.96	1,291.92	3,229.80
Office Occupancy	8,474.64	16,913.46	43,479.40
Office Operations	44,919.43	92,855.04	228,831.80
Education & Marketing	2,000.00	4,000.00	10,000.00
Loan Servicing	2,622.36	4,737.12	12,783.38
Outside Services	63,106.81	128,095.88	315,704.23
Examination Fees	1,701.24	3,402.48	8,899.70
Cash Over/Short	20.00	20.00	58.99
Annual Meeting	500.00	1,000.00	2,500.00
Misc. Operating Exp.	250.00	500.00	1,250.00
Depreciation Expense-Furniture, Fix	4,410.50	8,938.50	22,503.50
Total Operating Expenses	233,010.60	467,495.90	1,159,661.06
OTHER OPERATING INCOME			
Fees & Charges	23,639.16	47,658.04	120,944.76
Other Income	68,878.46	132,398.65	408,682.74
Total Other Operating Income	92,517.62	180,056.69	529,627.50

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Net Income

70,752.22

118,541.61

351,663.22