

KaiPerm NW Federal Credit Union

Income Statement

Run: 05/02/2023

As of: 4/30/2023

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	13,051.45	13,051.45	51,829.55
Income from Unsecured Loans	14,896.63	14,896.63	59,399.15
Income from New Vehicle Loans	8,649.71	8,649.71	33,061.62
Income from Used Vehicle Loans	23,150.13	23,150.13	88,494.66
Income from 1st Mortgage Loans	59,412.66	59,412.66	240,294.15
Income from 1st Mortgage 7/1 Arm	2,113.80	2,113.80	8,704.55
Income from 1st Mortgage 5/1 Arm	1,188.05	1,188.05	4,769.61
Income from 1st Mortgage 30 years	1,959.92	1,959.92	7,862.15
Income from HE Non Call	1,519.23	1,519.23	6,196.01
Income from HE LOC	54,516.27	54,516.27	208,114.86
Income from 7 Year Draw	2,731.95	2,731.95	10,883.71
Income from Share Secured Loans	7.44	7.44	39.08
Income from Participation Loans	9,075.03	9,075.03	32,915.88
Income from Recruitment Loans	740.35	740.35	3,043.60
Income from Business Loans	3,464.56	3,464.56	13,974.28
Total Loan Income	196,477.18	196,477.18	769,582.86
Net Loan Income	196,477.18	196,477.18	769,582.86
Income from Overnight Investments	20,786.72	20,786.72	48,265.05
Income from Certificate of Deposits	15,173.92	15,173.92	57,561.20
Income from US Treasury Notes & Bon	95,107.67	95,107.67	372,600.33
Income from AFS CMBS-VR-CMO	2,612.78	2,612.78	9,339.90
Total Investment Income	133,681.09	133,681.09	487,766.48
Total Interest Income	330,158.27	330,158.27	1,257,349.34
INTEREST EXPENSE			
Dividends - Regular Shares	2,357.45	2,357.45	9,616.59
Dividends - Share Draft Accounts	20,475.77	20,475.77	72,789.68
Dividends - Certificate Shares	17,837.19	17,837.19	41,946.81
Dividends - IRA Shares	837.65	837.65	3,446.30
Dividends - IRA Certificates	1,605.59	1,605.59	16,434.13
Dividends - Money Market Shares	43,163.21	43,163.21	159,987.59
Dividends - Club Accounts	71.39	71.39	275.20
Interest On Borrowed Money	14,733.33	14,733.33	32,654.29
Total Interest Expense	101,081.58	101,081.58	337,150.59
Net Interest Income	229,076.69	229,076.69	920,198.75
Provision For Loan Loss Expense	16,557.26	16,557.26	16,557.26
Net Interest Income after Provision	212,519.43	212,519.43	903,641.49
OPERATING EXPENSES			
Salaries	101,283.18	101,283.18	396,835.38
Pension	13,995.74	13,995.74	56,783.57
Employee Benefits	16,552.32	16,552.32	65,127.93
Travel & Conference	2,288.55	2,288.55	10,122.34
Association Dues	660.96	660.96	2,643.84
Office Occupancy	9,139.54	9,139.54	36,644.03
Office Operations	41,579.52	41,579.52	163,560.40
Education & Marketing	2,000.00	2,000.00	8,000.00
Loan Servicing	2,302.92	2,302.92	8,565.66
Outside Services	53,647.97	53,647.97	216,503.63
Examination Fees	1,758.73	1,758.73	6,862.44
Cash Over/Short	(20.01)	(20.01)	(20.00)
Annual Meeting	500.00	500.00	2,000.00
Misc. Operating Exp.	1,750.00	1,750.00	7,000.00
Depreciation Expense-Furniture, Fix	4,061.54	4,061.54	13,839.08
Total Operating Expenses	251,500.96	251,500.96	994,468.30
OTHER OPERATING INCOME			
Fees & Charges	26,928.86	26,928.86	101,761.15
Other Income	54,924.96	54,924.96	244,171.02

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Total Other Operating Income	81,853.82	81,853.82	345,932.17
Net Income	42,872.29	42,872.29	255,105.36