

# KaiPerm NW Federal Credit Union

## Income Statement

Run: 09/05/2023

As of: 8/31/2023

Month-to-Date

Quarter-to-Date

Year-to-Date

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	Month-to-Date	Quarter-to-Date	Year-to-Date
<b>INTEREST INCOME</b>			
Income from Credit Card Loans	12,411.21	25,341.07	102,585.70
Income from Unsecured Loans	16,744.61	33,055.45	122,960.97
Income from New Vehicle Loans	8,937.71	17,749.86	68,090.22
Income from Used Vehicle Loans	25,269.53	50,113.67	186,103.59
Income from 1st Mortgage Loans	59,052.37	118,662.66	478,173.68
Income from 1st Mortgage 7/1 Arm	1,683.95	3,610.53	16,416.92
Income from 1st Mortgage 5/1 Arm	1,715.15	3,434.78	10,611.40
Income from 1st Mortgage 30 years	2,009.67	4,023.22	15,859.15
Income from HE Non Call	1,549.97	3,115.57	12,381.25
Income from HE LOC	65,304.56	127,598.96	451,920.45
Income from 7 Year Draw	1,746.53	3,490.15	18,361.09
Income from Share Secured Loans			42.92
Income from Participation Loans	6,883.03	14,542.13	60,354.82
Income from Recruitment Loans	891.82	1,797.36	6,618.76
Income from Business Loans	3,499.45	7,019.08	27,979.05
<b>Total Loan Income</b>	<b>207,699.56</b>	<b>413,554.49</b>	<b>1,578,459.97</b>
<b>Net Loan Income</b>	<b>207,699.56</b>	<b>413,554.49</b>	<b>1,578,459.97</b>
Income from Overnight Investments	40,350.59	70,115.44	184,819.23
Income from Certificate of Deposits	33,746.65	68,280.25	183,610.03
Income from US Treasury Notes & Bon	101,811.56	201,689.76	774,816.44
Income from AFS CMBS-VR-CMO	2,041.16	4,403.43	17,776.72
<b>Total Investment Income</b>	<b>177,949.96</b>	<b>344,488.88</b>	<b>1,161,022.42</b>
<b>Total Interest Income</b>	<b>385,649.52</b>	<b>758,043.37</b>	<b>2,739,482.39</b>
<b>INTEREST EXPENSE</b>			
Dividends - Regular Shares	2,195.33	4,443.89	18,699.88
Dividends - Share Draft Accounts	20,575.79	41,434.77	154,893.89
Dividends - Certificate Shares	35,769.83	69,580.24	158,592.93
Dividends - IRA Shares	943.96	1,879.31	7,014.19
Dividends - IRA Certificates	2,779.67	5,461.05	26,045.86
Dividends - Money Market Shares	39,724.02	81,872.54	331,194.75
Dividends - Club Accounts	72.80	133.02	591.80
Interest On Borrowed Money	29,277.78	58,999.17	148,357.91
<b>Total Interest Expense</b>	<b>131,339.18</b>	<b>263,803.99</b>	<b>845,391.21</b>
<b>Net Interest Income</b>	<b>254,310.34</b>	<b>494,239.38</b>	<b>1,894,091.18</b>
Provision For Loan Loss Expense		22,932.57	39,489.83
<b>Net Interest Income after Provision</b>	<b>254,310.34</b>	<b>471,306.81</b>	<b>1,854,601.35</b>
<b>OPERATING EXPENSES</b>			
Salaries	112,820.98	225,118.35	857,803.22
Pension	14,633.04	30,180.83	114,004.52
Employee Benefits	18,409.73	38,653.96	137,111.46
Travel & Conference	1,862.74	2,594.10	17,359.38
Association Dues	660.96	1,321.92	5,287.68
Office Occupancy	9,117.86	18,479.62	75,840.93
Office Operations	43,360.75	63,740.80	312,294.69
Education & Marketing	2,000.00	2,000.00	14,000.00
Loan Servicing	1,634.93	3,488.03	15,559.13
Outside Services	59,999.54	120,432.84	448,525.71
Examination Fees	1,758.73	3,517.46	13,897.36
Cash Over/Short			(30.01)
Annual Meeting	500.00	1,000.00	4,000.00
Misc. Operating Exp.	1,750.00	3,500.00	14,000.00
Depreciation Expense-Furniture, Fix	3,161.00	6,333.00	26,450.08
<b>Total Operating Expenses</b>	<b>271,670.26</b>	<b>520,360.91</b>	<b>2,056,104.15</b>
<b>OTHER OPERATING INCOME</b>			
Fees & Charges	27,547.06	55,301.80	216,214.36
<b>Other Income</b>	<b>153,699.19</b>	<b>216,342.66</b>	<b>588,266.39</b>

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Total Other Operating Income	181,246.25	271,644.46	804,480.75
(Gain) / Loss on Sale Of Investment	16,444.00	92,520.23	92,520.23
Total Non-Operating Income	16,444.00	92,520.23	92,520.23
Net Income	147,442.33	130,070.13	510,457.72