

KaiPerm NW Federal Credit Union

Income Statement

Run: 09/07/2022

As of: 8/31/2022

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	11,415.05	22,657.67	88,284.63
Income from Unsecured Loans	10,422.02	20,809.65	72,876.70
Income from New Vehicle Loans	7,949.51	16,015.20	63,274.61
Income from Used Vehicle Loans	21,952.25	43,646.19	181,195.44
Income from 1st Mortgage Loans	63,330.70	125,285.20	474,957.86
Income from 1st Mortgage 7/1 Arm	2,299.03	4,603.04	19,764.94
Income from 1st Mortgage 5/1 Arm	1,251.31	2,505.52	9,896.40
Income from 1st Mortgage 30 years	2,055.86	4,115.48	17,589.53
Income from HE Non Call	2,285.47	4,614.30	19,130.12
Income from HE LOC	43,387.64	84,732.91	294,949.11
Income from 7 Year Draw	3,111.77	5,847.53	24,102.41
Income from Share Secured Loans	21.68	44.71	95.63
Income from Participation Loans	8,211.72	16,434.90	65,340.77
Income from Recruitment Loans	807.10	1,620.60	6,698.61
Income from Business Loans	4,174.97	8,371.53	34,414.94
Total Loan Income	182,676.08	361,304.43	1,372,571.70
Net Loan Income	182,676.08	361,304.43	1,372,571.70
Income from Overnight Investments	4,987.62	8,765.83	23,390.36
Income from Certificate of Deposits	14,451.00	27,833.84	68,543.92
Income from US Treasury Notes & Bon	67,921.65	133,206.40	406,393.58
Income from AFS CMBS-VR-CMO	1,549.27	3,418.39	19,436.00
Total Investment Income	88,909.54	173,224.46	517,763.86
Total Interest Income	271,585.62	534,528.89	1,890,335.56
INTEREST EXPENSE			
Dividends - Regular Shares	2,912.76	5,807.15	22,628.38
Dividends - Share Draft Accounts	16,515.57	33,333.95	132,177.53
Dividends - Certificate Shares	3,464.15	7,112.00	35,537.99
Dividends - IRA Shares	890.94	1,787.16	6,795.14
Dividends - IRA Certificates	655.69	1,339.10	7,197.98
Dividends - Money Market Shares	7,073.63	10,608.64	25,796.67
Dividends - Club Accounts	346.02	666.55	2,164.01
Total Interest Expense	31,858.76	60,654.55	232,297.70
Net Interest Income	239,726.86	473,874.34	1,658,037.86
Provision For Loan Loss Expense			2,603.90
Net Interest Income after Provision	239,726.86	473,874.34	1,655,433.96
OPERATING EXPENSES			
Salaries	84,763.28	163,645.28	626,667.30
Pension	11,917.81	21,266.14	75,108.29
Employee Benefits	15,067.18	29,301.98	113,285.43
Travel & Conference	1,996.96	3,993.84	17,049.69
Association Dues	645.96	1,291.92	5,167.68
Office Occupancy	8,823.21	17,900.66	70,101.02
Office Operations	39,693.74	81,876.29	356,833.65
Education & Marketing	2,000.00	4,000.00	16,000.00
Loan Servicing	2,501.28	6,848.36	22,988.65
Outside Services	51,896.53	117,566.55	496,817.32
Examination Fees	1,701.24	3,402.48	14,003.42
Cash Over/Short	75.00	95.00	153.99
Annual Meeting	500.00	1,000.00	4,000.00
Misc. Operating Exp.	250.00	500.00	2,000.00
Depreciation Expense-Furniture, Fix	2,630.00	5,409.00	32,121.32
Total Operating Expenses	224,462.19	458,097.50	1,852,297.76
OTHER OPERATING INCOME			
Fees & Charges	27,682.99	55,404.57	204,895.89
Other Income	68,064.40	127,773.50	604,831.55
Total Other Operating Income	95,747.39	183,178.07	809,727.44

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Net Income

111,012.06

198,954.91

612,863.64