

KaiPerm NW Federal Credit Union

Income Statement

Run: 12/05/2022

As of: 11/30/2022

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	13,030.64	25,338.02	125,056.20
Income from Unsecured Loans	12,886.06	25,631.34	108,882.85
Income from New Vehicle Loans	8,100.95	16,555.39	87,607.90
Income from Used Vehicle Loans	21,650.09	44,126.72	246,982.65
Income from 1st Mortgage Loans	61,617.57	125,687.84	663,103.01
Income from 1st Mortgage 7/1 Arm	2,211.51	4,501.10	26,486.31
Income from 1st Mortgage 5/1 Arm	1,202.40	2,447.72	13,552.18
Income from 1st Mortgage 30 years	1,978.57	4,026.87	23,602.31
Income from HE Non Call	1,946.89	3,936.86	25,030.56
Income from HE LOC	45,482.14	90,415.03	428,124.39
Income from 7 Year Draw	2,670.22	5,404.52	32,215.60
Income from Share Secured Loans	13.56	28.58	142.82
Income from Participation Loans	7,996.84	16,177.03	89,543.28
Income from Recruitment Loans	808.37	1,689.02	8,941.19
Income from Business Loans	3,560.81	7,260.79	45,542.96
Total Loan Income	185,156.62	373,226.83	1,924,814.21
Net Loan Income	185,156.62	373,226.83	1,924,814.21
Income from Overnight Investments	3,117.64	7,774.63	33,963.46
Income from Certificate of Deposits	16,162.90	31,431.34	113,532.74
Income from US Treasury Notes & Bon	96,157.68	177,061.91	655,770.83
Income from AFS CMBS-VR-CMO	1,458.12	4,602.74	26,079.76
Total Investment Income	116,896.34	220,870.62	829,346.79
Total Interest Income	302,052.96	594,097.45	2,754,161.00
INTEREST EXPENSE			
Dividends - Regular Shares	2,569.25	5,284.42	30,667.65
Dividends - Share Draft Accounts	15,832.41	32,249.61	180,267.27
Dividends - Certificate Shares	4,929.89	8,341.52	47,343.71
Dividends - IRA Shares	933.45	1,986.17	9,676.04
Dividends - IRA Certificates	1,683.20	2,354.66	10,110.62
Dividends - Money Market Shares	16,578.65	26,151.39	61,046.82
Dividends - Club Accounts	63.30	362.41	2,819.38
Interest On Borrowed Money	7,376.81	10,107.92	10,482.92
Total Interest Expense	49,966.96	86,838.10	352,414.41
Net Interest Income	252,086.00	507,259.35	2,401,746.59
Provision For Loan Loss Expense			34,498.68
Net Interest Income after Provision	252,086.00	507,259.35	2,367,247.91
OPERATING EXPENSES			
Salaries	77,582.95	152,201.86	859,865.56
Pension	10,386.69	20,600.78	106,226.23
Employee Benefits	10,550.13	21,976.54	149,339.88
Travel & Conference	1,998.79	4,015.88	23,062.40
Association Dues	645.96	1,291.92	7,105.56
Office Occupancy	8,860.49	19,784.23	99,061.95
Office Operations	40,565.00	82,763.76	482,314.86
Education & Marketing	2,000.00	4,000.00	22,000.00
Loan Servicing	1,473.60	4,863.84	29,769.70
Outside Services	53,555.91	106,819.44	659,377.26
Examination Fees	1,701.24	3,402.48	19,107.14
Cash Over/Short		1,100.51	1,254.50
Annual Meeting	500.00	1,000.00	5,500.00
Misc. Operating Exp.	250.00	500.00	2,750.00
Depreciation Expense-Furniture, Fix	2,264.00	4,542.00	39,188.42
Total Operating Expenses	212,334.76	428,863.24	2,505,923.46
OTHER OPERATING INCOME			
Fees & Charges	28,278.52	52,748.06	283,272.49
Other Income	62,756.85	126,515.15	822,189.03

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Total Other Operating Income	91,035.37	179,263.21	1,105,461.52
Net Income	130,786.61	257,659.32	966,785.97