

KaiPerm NW Federal Credit Union

Income Statement

Run: 03/06/2023

As of: 2/28/2023

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	12,850.41	25,944.59	25,944.59
Income from Unsecured Loans	13,893.39	29,309.37	29,309.37
Income from New Vehicle Loans	7,540.23	15,805.14	15,805.14
Income from Used Vehicle Loans	20,281.77	42,821.63	42,821.63
Income from 1st Mortgage Loans	56,233.02	119,058.61	119,058.61
Income from 1st Mortgage 7/1 Arm	2,050.48	4,325.47	4,325.47
Income from 1st Mortgage 5/1 Arm	1,114.41	2,351.01	2,351.01
Income from 1st Mortgage 30 years	1,836.35	3,873.14	3,873.14
Income from HE Non Call	1,444.55	3,091.95	3,091.95
Income from HE LOC	47,822.86	98,629.61	98,629.61
Income from 7 Year Draw	2,540.07	5,315.73	5,315.73
Income from Share Secured Loans	9.84	21.78	21.78
Income from Participation Loans	7,611.40	15,742.33	15,742.33
Income from Recruitment Loans	716.69	1,523.47	1,523.47
Income from Business Loans	3,270.18	6,909.82	6,909.82
Total Loan Income	179,215.65	374,723.65	374,723.65
Net Loan Income	179,215.65	374,723.65	374,723.65
Income from Overnight Investments	7,335.70	12,833.76	12,833.76
Income from Certificate of Deposits	12,911.27	27,872.15	27,872.15
Income from US Treasury Notes & Bon	90,790.12	182,785.58	182,785.58
Income from AFS CMBS-VR-CMO	3,206.01	5,167.01	5,167.01
Total Investment Income	114,243.10	228,658.50	228,658.50
Total Interest Income	293,458.75	603,382.15	603,382.15
INTEREST EXPENSE			
Dividends - Regular Shares	2,222.54	4,806.30	4,806.30
Dividends - Share Draft Accounts	14,709.71	31,103.77	31,103.77
Dividends - Certificate Shares	7,749.12	14,420.10	14,420.10
Dividends - IRA Shares	821.43	1,751.33	1,751.33
Dividends - IRA Certificates	5,099.22	7,647.59	7,647.59
Dividends - Money Market Shares	37,655.57	72,892.60	72,892.60
Dividends - Club Accounts	59.30	131.68	131.68
Interest On Borrowed Money	1,716.50	10,222.33	10,222.33
Total Interest Expense	70,033.39	142,975.70	142,975.70
Net Interest Income	223,425.36	460,406.45	460,406.45
Net Interest Income after Provision	223,425.36	460,406.45	460,406.45
OPERATING EXPENSES			
Salaries	94,412.05	191,576.69	191,576.69
Pension	14,044.28	28,350.89	28,350.89
Employee Benefits	17,116.97	31,027.59	31,027.59
Travel & Conference	2,618.15	5,187.58	5,187.58
Association Dues	660.96	1,321.92	1,321.92
Office Occupancy	9,021.35	18,138.49	18,138.49
Office Operations	39,728.49	81,325.32	81,325.32
Education & Marketing	2,000.00	4,000.00	4,000.00
Loan Servicing	1,732.75	4,382.39	4,382.39
Outside Services	53,299.37	109,522.37	109,522.37
Examination Fees	1,701.24	3,402.48	3,402.48
Cash Over/Short		0.01	0.01
Annual Meeting	500.00	1,000.00	1,000.00
Misc. Operating Exp.	1,750.00	3,500.00	3,500.00
Depreciation Expense-Furniture, Fix	3,457.27	7,132.54	7,132.54
Total Operating Expenses	242,042.88	489,868.27	489,868.27
OTHER OPERATING INCOME			
Fees & Charges	24,068.52	50,740.30	50,740.30
Other Income	51,943.65	114,601.84	114,601.84
Total Other Operating Income	76,012.17	165,342.14	165,342.14

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Net Income

57,394.65

135,880.32

135,880.32