

KaiPerm NW Federal Credit Union

Income Statement

Run: 02/03/2023

As of: 1/31/2023

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	13,094.18	13,094.18	13,094.18
Income from Unsecured Loans	15,415.98	15,415.98	15,415.98
Income from New Vehicle Loans	8,264.91	8,264.91	8,264.91
Income from Used Vehicle Loans	22,539.86	22,539.86	22,539.86
Income from 1st Mortgage Loans	62,825.59	62,825.59	62,825.59
Income from 1st Mortgage 7/1 Arm	2,274.99	2,274.99	2,274.99
Income from 1st Mortgage 5/1 Arm	1,236.60	1,236.60	1,236.60
Income from 1st Mortgage 30 years	2,036.79	2,036.79	2,036.79
Income from HE Non Call	1,647.40	1,647.40	1,647.40
Income from HE LOC	50,806.75	50,806.75	50,806.75
Income from 7 Year Draw	2,775.66	2,775.66	2,775.66
Income from Share Secured Loans	11.94	11.94	11.94
Income from Participation Loans	8,130.93	8,130.93	8,130.93
Income from Recruitment Loans	806.78	806.78	806.78
Income from Business Loans	3,639.64	3,639.64	3,639.64
Total Loan Income	195,508.00	195,508.00	195,508.00
Net Loan Income	195,508.00	195,508.00	195,508.00
Income from Overnight Investments	5,498.06	5,498.06	5,498.06
Income from Certificate of Deposits	14,960.88	14,960.88	14,960.88
Income from US Treasury Notes & Bon	91,995.46	91,995.46	91,995.46
Income from AFS CMBS-VR-CMO	1,961.00	1,961.00	1,961.00
Total Investment Income	114,415.40	114,415.40	114,415.40
Total Interest Income	309,923.40	309,923.40	309,923.40
INTEREST EXPENSE			
Dividends - Regular Shares	2,583.76	2,583.76	2,583.76
Dividends - Share Draft Accounts	16,394.06	16,394.06	16,394.06
Dividends - Certificate Shares	6,670.98	6,670.98	6,670.98
Dividends - IRA Shares	929.90	929.90	929.90
Dividends - IRA Certificates	2,548.37	2,548.37	2,548.37
Dividends - Money Market Shares	35,237.03	35,237.03	35,237.03
Dividends - Club Accounts	72.38	72.38	72.38
Interest On Borrowed Money	8,505.83	8,505.83	8,505.83
Total Interest Expense	72,942.31	72,942.31	72,942.31
Net Interest Income	236,981.09	236,981.09	236,981.09
Net Interest Income after Provision	236,981.09	236,981.09	236,981.09
OPERATING EXPENSES			
Salaries	97,164.64	97,164.64	97,164.64
Pension	14,306.61	14,306.61	14,306.61
Employee Benefits	13,910.62	13,910.62	13,910.62
Travel & Conference	2,569.43	2,569.43	2,569.43
Association Dues	660.96	660.96	660.96
Office Occupancy	9,117.14	9,117.14	9,117.14
Office Operations	41,596.83	41,596.83	41,596.83
Education & Marketing	2,000.00	2,000.00	2,000.00
Loan Servicing	2,649.64	2,649.64	2,649.64
Outside Services	56,223.00	56,223.00	56,223.00
Examination Fees	1,701.24	1,701.24	1,701.24
Cash Over/Short	0.01	0.01	0.01
Annual Meeting	500.00	500.00	500.00
Misc. Operating Exp.	1,750.00	1,750.00	1,750.00
Depreciation Expense-Furniture, Fix	3,675.27	3,675.27	3,675.27
Total Operating Expenses	247,825.39	247,825.39	247,825.39
OTHER OPERATING INCOME			
Fees & Charges	26,671.78	26,671.78	26,671.78
Other Income	62,658.19	62,658.19	62,658.19
Total Other Operating Income	89,329.97	89,329.97	89,329.97

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Net Income

78,485.67

78,485.67

78,485.67