

KaiPerm NW Federal Credit Union

Income Statement

Run: 01/04/2023

As of: 12/31/2022

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	13,142.01	38,480.03	138,198.21
Income from Unsecured Loans	13,490.77	39,122.11	122,373.62
Income from New Vehicle Loans	8,284.68	24,840.07	95,892.58
Income from Used Vehicle Loans	23,114.39	67,241.11	270,097.04
Income from 1st Mortgage Loans	63,307.57	188,995.41	726,410.58
Income from 1st Mortgage 7/1 Arm	2,280.34	6,781.44	28,766.65
Income from 1st Mortgage 5/1 Arm	1,239.50	3,687.22	14,791.68
Income from 1st Mortgage 30 years	2,040.62	6,067.49	25,642.93
Income from HE Non Call	1,829.04	5,765.90	26,859.60
Income from HE LOC	48,771.48	139,186.51	476,895.87
Income from 7 Year Draw	2,714.20	8,118.72	34,929.80
Income from Share Secured Loans	12.97	41.55	155.79
Income from Participation Loans	8,148.77	24,325.80	97,692.05
Income from Recruitment Loans	820.68	2,509.70	9,761.87
Income from Business Loans	3,659.48	10,920.27	49,202.44
Total Loan Income	192,856.50	566,083.33	2,117,670.71
Net Loan Income	192,856.50	566,083.33	2,117,670.71
Income from Overnight Investments	3,837.10	11,611.73	37,800.56
Income from Certificate of Deposits	15,639.35	47,070.69	129,172.09
Income from US Treasury Notes & Bon	93,362.27	270,424.18	749,133.10
Income from AFS CMBS-VR-CMO	(3,470.10)	1,132.64	22,609.66
Total Investment Income	109,368.62	330,239.24	938,715.41
Total Interest Income	302,225.12	896,322.57	3,056,386.12
INTEREST EXPENSE			
Dividends - Regular Shares	2,551.16	7,835.58	33,218.81
Dividends - Share Draft Accounts	16,183.80	48,433.41	196,451.07
Dividends - Certificate Shares	5,915.03	14,256.55	53,258.74
Dividends - IRA Shares	950.36	2,936.53	10,626.40
Dividends - IRA Certificates	2,211.39	4,566.05	12,322.01
Dividends - Money Market Shares	26,360.56	52,511.95	87,407.38
Dividends - Club Accounts	70.54	432.95	2,889.92
Interest On Borrowed Money	11,520.01	21,627.93	22,002.93
Total Interest Expense	65,762.85	152,600.95	418,177.26
Net Interest Income	236,462.27	743,721.62	2,638,208.86
Provision For Loan Loss Expense	(7,521.71)	(7,521.71)	26,976.97
Net Interest Income after Provision	243,983.98	751,243.33	2,611,231.89
OPERATING EXPENSES			
Salaries	67,411.88	219,613.74	927,277.44
Pension	(34,262.98)	(13,662.20)	71,963.25
Employee Benefits	12,432.79	34,409.33	161,772.67
Travel & Conference	2,017.15	6,033.03	25,079.55
Association Dues	645.95	1,937.87	7,751.51
Office Occupancy	9,035.48	28,819.71	108,097.43
Office Operations	21,839.66	104,603.42	504,154.52
Education & Marketing	2,000.00	6,000.00	24,000.00
Loan Servicing	1,627.37	6,491.21	31,397.07
Outside Services	44,843.54	151,662.98	704,220.80
Examination Fees	1,701.24	5,103.72	20,808.38
Cash Over/Short		1,100.51	1,254.50
Annual Meeting	500.00	1,500.00	6,000.00
Misc. Operating Exp.	250.00	750.00	3,000.00
Depreciation Expense-Furniture, Fix	3,240.00	7,782.00	42,428.42
Total Operating Expenses	133,282.08	562,145.32	2,639,205.54
OTHER OPERATING INCOME			
Fees & Charges	27,081.06	79,829.12	310,353.55
Other Income	64,586.98	191,102.13	886,776.01

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Month-to-Date

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Total Other Operating Income	91,668.04	270,931.25	1,197,129.56
Net Income	202,369.94	460,029.26	1,169,155.91