

KaiPerm NW Federal Credit Union

Income Statement

Run: 08/02/2022

As of: 7/31/2022

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	11,242.62	11,242.62	76,869.58
Income from Unsecured Loans	10,387.63	10,387.63	62,454.68
Income from New Vehicle Loans	8,065.69	8,065.69	55,325.10
Income from Used Vehicle Loans	21,693.94	21,693.94	159,243.19
Income from 1st Mortgage Loans	61,954.50	61,954.50	411,627.16
Income from 1st Mortgage 7/1 Arm	2,304.01	2,304.01	17,465.91
Income from 1st Mortgage 5/1 Arm	1,254.21	1,254.21	8,645.09
Income from 1st Mortgage 30 years	2,059.62	2,059.62	15,533.67
Income from HE Non Call	2,328.83	2,328.83	16,844.65
Income from HE LOC	41,345.27	41,345.27	251,561.47
Income from 7 Year Draw	2,735.76	2,735.76	20,990.64
Income from Share Secured Loans	23.03	23.03	73.95
Income from Participation Loans	8,223.18	8,223.18	57,129.05
Income from Recruitment Loans	813.50	813.50	5,891.51
Income from Business Loans	4,196.56	4,196.56	30,239.97
Total Loan Income	178,628.35	178,628.35	1,189,895.62
Net Loan Income	178,628.35	178,628.35	1,189,895.62
Income from Overnight Investments	3,778.21	3,778.21	18,402.74
Income from Certificate of Deposits	13,382.84	13,382.84	54,092.92
Income from US Treasury Notes & Bon	65,284.75	65,284.75	338,471.93
Income from AFS CMBS-VR-CMO	1,869.12	1,869.12	17,886.73
Total Investment Income	84,314.92	84,314.92	428,854.32
Total Interest Income	262,943.27	262,943.27	1,618,749.94
INTEREST EXPENSE			
Dividends - Regular Shares	2,894.39	2,894.39	19,715.62
Dividends - Share Draft Accounts	16,818.38	16,818.38	115,661.96
Dividends - Certificate Shares	3,647.85	3,647.85	32,073.84
Dividends - IRA Shares	896.22	896.22	5,904.20
Dividends - IRA Certificates	683.41	683.41	6,542.29
Dividends - Money Market Shares	3,535.01	3,535.01	18,723.04
Dividends - Club Accounts	320.53	320.53	1,817.99
Total Interest Expense	28,795.79	28,795.79	200,438.94
Net Interest Income	234,147.48	234,147.48	1,418,311.00
Provision For Loan Loss Expense			2,603.90
Net Interest Income after Provision	234,147.48	234,147.48	1,415,707.10
OPERATING EXPENSES			
Salaries	78,882.00	78,882.00	541,904.02
Pension	9,348.33	9,348.33	63,190.48
Employee Benefits	14,234.80	14,234.80	98,218.25
Travel & Conference	1,996.88	1,996.88	15,052.73
Association Dues	645.96	645.96	4,521.72
Office Occupancy	9,077.45	9,077.45	61,277.81
Office Operations	42,182.55	42,182.55	317,139.91
Education & Marketing	2,000.00	2,000.00	14,000.00
Loan Servicing	4,347.08	4,347.08	20,487.37
Outside Services	65,670.02	65,670.02	444,920.79
Examination Fees	1,701.24	1,701.24	12,302.18
Cash Over/Short	20.00	20.00	78.99
Annual Meeting	500.00	500.00	3,500.00
Misc. Operating Exp.	250.00	250.00	1,750.00
Depreciation Expense-Furniture, Fix	2,779.00	2,779.00	29,491.32
Total Operating Expenses	233,635.31	233,635.31	1,627,835.57
OTHER OPERATING INCOME			
Fees & Charges	27,721.58	27,721.58	177,212.90
Other Income	59,709.10	59,709.10	536,767.15
Total Other Operating Income	87,430.68	87,430.68	713,980.05

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Net Income

87,942.85

87,942.85

501,851.58