

KaiPerm NW Federal Credit Union

Income Statement

Run: 08/03/2023

As of: 7/31/2023

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	12,929.86	12,929.86	90,174.49
Income from Unsecured Loans	16,310.84	16,310.84	106,216.36
Income from New Vehicle Loans	8,812.15	8,812.15	59,152.51
Income from Used Vehicle Loans	24,844.14	24,844.14	160,834.06
Income from 1st Mortgage Loans	59,610.29	59,610.29	419,121.31
Income from 1st Mortgage 7/1 Arm	1,926.58	1,926.58	14,732.97
Income from 1st Mortgage 5/1 Arm	1,719.63	1,719.63	8,896.25
Income from 1st Mortgage 30 years	2,013.55	2,013.55	13,849.48
Income from HE Non Call	1,565.60	1,565.60	10,831.28
Income from HE LOC	62,294.40	62,294.40	386,615.89
Income from 7 Year Draw	1,743.62	1,743.62	16,614.56
Income from Share Secured Loans			42.92
Income from Participation Loans	7,659.10	7,659.10	53,471.79
Income from Recruitment Loans	905.54	905.54	5,726.94
Income from Business Loans	3,519.63	3,519.63	24,479.60
Total Loan Income	205,854.93	205,854.93	1,370,760.41
Net Loan Income	205,854.93	205,854.93	1,370,760.41
Income from Overnight Investments	29,764.85	29,764.85	144,468.64
Income from Certificate of Deposits	34,533.60	34,533.60	149,863.38
Income from US Treasury Notes & Bon	99,878.20	99,878.20	673,004.88
Income from AFS CMBS-VR-CMO	2,362.27	2,362.27	15,735.56
Total Investment Income	166,538.92	166,538.92	983,072.46
Total Interest Income	372,393.85	372,393.85	2,353,832.87
INTEREST EXPENSE			
Dividends - Regular Shares	2,248.56	2,248.56	16,504.55
Dividends - Share Draft Accounts	20,858.98	20,858.98	134,318.10
Dividends - Certificate Shares	33,810.41	33,810.41	122,823.10
Dividends - IRA Shares	935.35	935.35	6,070.23
Dividends - IRA Certificates	2,681.38	2,681.38	23,266.19
Dividends - Money Market Shares	42,148.52	42,148.52	291,470.73
Dividends - Club Accounts	60.22	60.22	519.00
Interest On Borrowed Money	29,721.39	29,721.39	119,080.13
Total Interest Expense	132,464.81	132,464.81	714,052.03
Net Interest Income	239,929.04	239,929.04	1,639,780.84
Provision For Loan Loss Expense	22,932.57	22,932.57	39,489.83
Net Interest Income after Provision	216,996.47	216,996.47	1,600,291.01
OPERATING EXPENSES			
Salaries	112,297.37	112,297.37	744,982.24
Pension	15,547.79	15,547.79	99,371.48
Employee Benefits	20,244.23	20,244.23	118,701.73
Travel & Conference	731.36	731.36	15,496.64
Association Dues	660.96	660.96	4,626.72
Office Occupancy	9,361.76	9,361.76	66,723.07
Office Operations	20,380.05	20,380.05	268,933.94
Education & Marketing			12,000.00
Loan Servicing	1,853.10	1,853.10	13,924.20
Outside Services	60,433.30	60,433.30	388,526.17
Examination Fees	1,758.73	1,758.73	12,138.63
Cash Over/Short			(30.01)
Annual Meeting	500.00	500.00	3,500.00
Misc. Operating Exp.	1,750.00	1,750.00	12,250.00
Depreciation Expense-Furniture, Fix	3,172.00	3,172.00	23,289.08
Total Operating Expenses	248,690.65	248,690.65	1,784,433.89
OTHER OPERATING INCOME			
Fees & Charges	27,754.74	27,754.74	188,667.30
Other Income	62,643.47	62,643.47	434,567.20

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Total Other Operating Income	90,398.21	90,398.21	623,234.50
(Gain) / Loss on Sale Of Investment	76,076.23	76,076.23	76,076.23
Total Non-Operating Income	76,076.23	76,076.23	76,076.23
Net Income	(17,372.20)	(17,372.20)	363,015.39