

KaiPerm NW Federal Credit Union

Income Statement

Run: 07/05/2022

As of: 6/30/2022

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	10,846.18	31,622.52	65,626.96
Income from Unsecured Loans	9,135.84	26,958.78	52,067.05
Income from New Vehicle Loans	7,729.25	23,505.46	47,259.41
Income from Used Vehicle Loans	22,086.90	67,609.40	137,549.25
Income from 1st Mortgage Loans	59,430.91	179,147.00	349,672.66
Income from 1st Mortgage 7/1 Arm	2,234.33	6,791.03	15,161.90
Income from 1st Mortgage 5/1 Arm	1,216.64	3,701.94	7,390.88
Income from 1st Mortgage 30 years	1,996.91	6,285.57	13,474.05
Income from HE Non Call	2,310.47	7,069.36	14,515.82
Income from HE LOC	38,300.13	111,951.88	210,216.20
Income from 7 Year Draw	2,673.06	8,266.19	18,254.88
Income from Share Secured Loans	23.27	50.92	50.92
Income from Participation Loans	8,063.05	24,409.47	48,905.87
Income from Recruitment Loans	763.31	2,417.84	5,078.01
Income from Business Loans	4,085.07	12,847.50	26,043.41
Total Loan Income	170,895.32	512,634.86	1,011,267.27
Net Loan Income	170,895.32	512,634.86	1,011,267.27
Income from Overnight Investments	4,293.40	11,137.40	14,624.53
Income from Certificate of Deposits	8,679.28	22,030.40	40,710.08
Income from US Treasury Notes & Bon	55,812.55	149,558.70	273,187.18
Income from AFS CMBS-VR-CMO	2,080.62	8,900.87	16,017.61
Total Investment Income	70,865.85	191,627.37	344,539.40
Total Interest Income	241,761.17	704,262.23	1,355,806.67
INTEREST EXPENSE			
Dividends - Regular Shares	2,800.83	8,558.05	16,821.23
Dividends - Share Draft Accounts	16,086.68	49,527.28	98,843.58
Dividends - Certificate Shares	3,712.45	12,360.44	28,425.99
Dividends - IRA Shares	867.92	2,552.22	5,007.98
Dividends - IRA Certificates	695.82	2,382.02	5,858.88
Dividends - Money Market Shares	3,588.80	8,387.69	15,188.03
Dividends - Club Accounts	284.57	789.61	1,497.46
Total Interest Expense	28,037.07	84,557.31	171,643.15
Net Interest Income	213,724.10	619,704.92	1,184,163.52
Provision For Loan Loss Expense	13,861.26	13,861.26	2,603.90
Net Interest Income after Provision	199,862.84	605,843.66	1,181,559.62
OPERATING EXPENSES			
Salaries	78,972.17	234,307.10	463,022.02
Pension	8,850.55	27,117.82	53,842.15
Employee Benefits	13,663.53	41,728.91	83,983.45
Travel & Conference	1,996.96	6,070.88	13,055.85
Association Dues	645.96	1,937.88	3,875.76
Office Occupancy	8,720.96	25,634.42	52,200.36
Office Operations	46,125.56	138,980.60	274,957.36
Education & Marketing	2,000.00	6,000.00	12,000.00
Loan Servicing	3,356.91	8,094.03	16,140.29
Outside Services	63,546.54	191,642.42	379,250.77
Examination Fees	1,701.24	5,103.72	10,600.94
Cash Over/Short		20.00	58.99
Annual Meeting	500.00	1,500.00	3,000.00
Misc. Operating Exp.	250.00	750.00	1,500.00
Depreciation Expense-Furniture, Fix	4,208.82	13,147.32	26,712.32
Total Operating Expenses	234,539.20	702,035.10	1,394,200.26
OTHER OPERATING INCOME			
Fees & Charges	28,546.56	76,204.60	149,491.32
Other Income	68,375.31	200,773.96	477,058.05
Total Other Operating Income	96,921.87	276,978.56	626,549.37

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Net Income

62,245.51

180,787.12

413,908.73