

KaiPerm NW Federal Credit Union

Income Statement

Run: 07/04/2023

As of: 6/30/2023

Month-to-Date

Quarter-to-Date

Year-to-Date

Page 1 of 2

	Month-to-Date	Quarter-to-Date	Year-to-Date
INTEREST INCOME			
Income from Credit Card Loans	12,863.49	38,466.53	77,244.63
Income from Unsecured Loans	15,174.01	45,403.00	89,905.52
Income from New Vehicle Loans	8,582.44	25,928.45	50,340.36
Income from Used Vehicle Loans	23,765.08	70,645.39	135,989.92
Income from 1st Mortgage Loans	58,311.34	178,629.53	359,511.02
Income from 1st Mortgage 7/1 Arm	2,014.90	6,215.64	12,806.39
Income from 1st Mortgage 5/1 Arm	1,182.36	3,595.06	7,176.62
Income from 1st Mortgage 30 years	1,952.42	5,933.70	11,835.93
Income from HE Non Call	1,514.27	4,588.90	9,265.68
Income from HE LOC	58,583.29	170,722.90	324,321.49
Income from 7 Year Draw	1,688.84	6,719.18	14,870.94
Income from Share Secured Loans	0.51	11.28	42.92
Income from Participation Loans	5,980.05	21,971.84	45,812.69
Income from Recruitment Loans	889.94	2,518.15	4,821.40
Income from Business Loans	3,425.81	10,450.25	20,959.97
Total Loan Income	195,928.75	591,799.80	1,164,905.48
Net Loan Income	195,928.75	591,799.80	1,164,905.48
Income from Overnight Investments	29,908.58	87,225.46	114,703.79
Income from Certificate of Deposits	33,836.36	72,942.50	115,329.78
Income from US Treasury Notes & Bon	100,862.43	295,634.02	573,126.68
Income from AFS CMBS-VR-CMO	1,976.93	6,646.17	13,373.29
Total Investment Income	166,584.30	462,448.15	816,533.54
Total Interest Income	362,513.05	1,054,247.95	1,981,439.02
INTEREST EXPENSE			
Dividends - Regular Shares	2,251.66	6,996.85	14,255.99
Dividends - Share Draft Accounts	19,953.57	61,145.21	113,459.12
Dividends - Certificate Shares	24,479.13	64,903.07	89,012.69
Dividends - IRA Shares	838.16	2,526.23	5,134.88
Dividends - IRA Certificates	2,141.89	5,756.27	20,584.81
Dividends - Money Market Shares	44,594.71	132,497.83	249,322.21
Dividends - Club Accounts	83.44	254.97	458.78
Interest On Borrowed Money	28,333.34	71,437.78	89,358.74
Total Interest Expense	122,675.90	345,518.21	581,587.22
Net Interest Income	239,837.15	708,729.74	1,399,851.80
Provision For Loan Loss Expense	16,557.26	16,557.26	16,557.26
Net Interest Income after Provision	239,837.15	692,172.48	1,383,294.54
OPERATING EXPENSES			
Salaries	125,515.83	337,132.67	632,684.87
Pension	14,316.24	41,035.86	83,823.69
Employee Benefits	16,510.09	49,881.89	98,457.50
Travel & Conference	2,321.47	6,931.49	14,765.28
Association Dues	660.96	1,982.88	3,965.76
Office Occupancy	11,265.43	29,856.82	57,361.31
Office Operations	41,685.14	126,573.01	248,553.89
Education & Marketing	2,000.00	6,000.00	12,000.00
Loan Servicing	1,902.03	5,808.36	12,071.10
Outside Services	56,574.27	165,237.21	328,092.87
Examination Fees	1,758.73	5,276.19	10,379.90
Cash Over/Short	(10.00)	(30.02)	(30.01)
Annual Meeting	500.00	1,500.00	3,000.00
Misc. Operating Exp.	1,750.00	5,250.00	10,500.00
Depreciation Expense-Furniture, Fix	3,221.00	10,339.54	20,117.08
Total Operating Expenses	279,971.19	792,775.90	1,535,743.24
OTHER OPERATING INCOME			
Fees & Charges	28,636.83	86,080.27	160,912.56
Other Income	60,923.14	182,677.67	371,923.73

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Page 2 of 2

Total Other Operating Income	89,559.97	268,757.94	532,836.29
Net Income	49,425.93	168,154.52	380,387.59