

# KaiPerm NW Federal Credit Union

## Income Statement

Run: 11/03/2022

As of: 10/31/2022

Month-to-Date

Quarter-to-Date

Year-to-Date

Page 1 of 2

	Month-to-Date	Quarter-to-Date	Year-to-Date
<b>INTEREST INCOME</b>			
Income from Credit Card Loans	12,307.38	12,307.38	112,025.56
Income from Unsecured Loans	12,745.28	12,745.28	95,996.79
Income from New Vehicle Loans	8,454.44	8,454.44	79,506.95
Income from Used Vehicle Loans	22,476.63	22,476.63	225,332.56
Income from 1st Mortgage Loans	64,070.27	64,070.27	601,485.44
Income from 1st Mortgage 7/1 Arm	2,289.59	2,289.59	24,274.80
Income from 1st Mortgage 5/1 Arm	1,245.32	1,245.32	12,349.78
Income from 1st Mortgage 30 years	2,048.30	2,048.30	21,623.74
Income from HE Non Call	1,989.97	1,989.97	23,083.67
Income from HE LOC	44,932.89	44,932.89	382,642.25
Income from 7 Year Draw	2,734.30	2,734.30	29,545.38
Income from Share Secured Loans	15.02	15.02	129.26
Income from Participation Loans	8,180.19	8,180.19	81,546.44
Income from Recruitment Loans	880.65	880.65	8,132.82
Income from Business Loans	3,699.98	3,699.98	41,982.15
Total Loan Income	188,070.21	188,070.21	1,739,657.59
Net Loan Income	188,070.21	188,070.21	1,739,657.59
Income from Overnight Investments	4,656.99	4,656.99	30,845.82
Income from Certificate of Deposits	15,268.44	15,268.44	97,369.84
Income from US Treasury Notes & Bon	80,904.23	80,904.23	559,613.15
Income from AFS CMBS-VR-CMO	3,144.62	3,144.62	24,621.64
Total Investment Income	103,974.28	103,974.28	712,450.45
Total Interest Income	292,044.49	292,044.49	2,452,108.04
<b>INTEREST EXPENSE</b>			
Dividends - Regular Shares	2,715.17	2,715.17	28,098.40
Dividends - Share Draft Accounts	16,417.20	16,417.20	164,434.86
Dividends - Certificate Shares	3,411.63	3,411.63	42,413.82
Dividends - IRA Shares	1,052.72	1,052.72	8,742.59
Dividends - IRA Certificates	671.46	671.46	8,427.42
Dividends - Money Market Shares	9,572.74	9,572.74	44,468.17
Dividends - Club Accounts	299.11	299.11	2,756.08
Interest On Borrowed Money	2,731.11	2,731.11	3,106.11
Total Interest Expense	36,871.14	36,871.14	302,447.45
Net Interest Income	255,173.35	255,173.35	2,149,660.59
Provision For Loan Loss Expense			34,498.68
Net Interest Income after Provision	255,173.35	255,173.35	2,115,161.91
<b>OPERATING EXPENSES</b>			
Salaries	74,618.91	74,618.91	782,282.61
Pension	10,214.09	10,214.09	95,839.54
Employee Benefits	11,426.41	11,426.41	138,789.75
Travel & Conference	2,017.09	2,017.09	21,063.61
Association Dues	645.96	645.96	6,459.60
Office Occupancy	10,923.74	10,923.74	90,201.46
Office Operations	42,198.76	42,198.76	441,749.86
Education & Marketing	2,000.00	2,000.00	20,000.00
Loan Servicing	3,390.24	3,390.24	28,296.10
Outside Services	53,263.53	53,263.53	605,821.35
Examination Fees	1,701.24	1,701.24	17,405.90
Cash Over/Short	1,100.51	1,100.51	1,254.50
Annual Meeting	500.00	500.00	5,000.00
Misc. Operating Exp.	250.00	250.00	2,500.00
Depreciation Expense-Furniture, Fix	2,278.00	2,278.00	36,924.42
Total Operating Expenses	216,528.48	216,528.48	2,293,588.70
<b>OTHER OPERATING INCOME</b>			
Fees & Charges	24,469.54	24,469.54	254,993.97
Other Income	63,758.30	63,758.30	759,432.18

# KaiPerm NW Federal Credit Union

## Income Statement

Run: 11/03/2022

As of: 10/31/2022

Month-to-Date

Quarter-to-Date

Year-to-Date

Page 2 of 2

Total Other Operating Income	88,227.84	88,227.84	1,014,426.15
Net Income	126,872.71	126,872.71	835,999.36