

KaiPerm NW Federal Credit Union

Income Statement

Run: 10/04/2022

As of: 9/30/2022

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	11,433.55	34,091.22	99,718.18
Income from Unsecured Loans	10,374.81	31,184.46	83,251.51
Income from New Vehicle Loans	7,777.90	23,793.10	71,052.51
Income from Used Vehicle Loans	21,660.49	65,306.68	202,855.93
Income from 1st Mortgage Loans	62,457.31	187,742.51	537,415.17
Income from 1st Mortgage 7/1 Arm	2,220.27	6,823.31	21,985.21
Income from 1st Mortgage 5/1 Arm	1,208.06	3,713.58	11,104.46
Income from 1st Mortgage 30 years	1,985.91	6,101.39	19,575.44
Income from HE Non Call	1,963.58	6,577.88	21,093.70
Income from HE LOC	42,760.25	127,493.16	337,709.36
Income from 7 Year Draw	2,708.67	8,556.20	26,811.08
Income from Share Secured Loans	18.61	63.32	114.24
Income from Participation Loans	8,025.48	24,460.38	73,366.25
Income from Recruitment Loans	553.56	2,174.16	7,252.17
Income from Business Loans	3,867.23	12,238.76	38,282.17
Total Loan Income	179,015.68	540,320.11	1,551,587.38
Net Loan Income	179,015.68	540,320.11	1,551,587.38
Income from Overnight Investments	2,798.47	11,564.30	26,188.83
Income from Certificate of Deposits	13,557.48	41,391.32	82,101.40
Income from US Treasury Notes & Bon	72,315.34	205,521.74	478,708.92
Income from AFS CMBS-VR-CMO	2,041.02	5,459.41	21,477.02
Total Investment Income	90,712.31	263,936.77	608,476.17
Total Interest Income	269,727.99	804,256.88	2,160,063.55
INTEREST EXPENSE			
Dividends - Regular Shares	2,754.85	8,562.00	25,383.23
Dividends - Share Draft Accounts	15,840.13	49,174.08	148,017.66
Dividends - Certificate Shares	3,464.20	10,576.20	39,002.19
Dividends - IRA Shares	894.73	2,681.89	7,689.87
Dividends - IRA Certificates	557.98	1,897.08	7,755.96
Dividends - Money Market Shares	9,098.76	19,707.40	34,895.43
Dividends - Club Accounts	292.96	959.51	2,456.97
Interest On Borrowed Money	375.00	375.00	375.00
Total Interest Expense	33,278.61	93,933.16	265,576.31
Net Interest Income	236,449.38	710,323.72	1,894,487.24
Provision For Loan Loss Expense	31,894.78	31,894.78	34,498.68
Net Interest Income after Provision	204,554.60	678,428.94	1,859,988.56
OPERATING EXPENSES			
Salaries	80,996.40	244,641.68	707,663.70
Pension	10,517.16	31,783.30	85,625.45
Employee Benefits	14,077.91	43,379.89	127,363.34
Travel & Conference	1,996.83	5,990.67	19,046.52
Association Dues	645.96	1,937.88	5,813.64
Office Occupancy	9,176.70	27,077.36	79,277.72
Office Operations	42,717.45	124,593.74	399,551.10
Education & Marketing	2,000.00	6,000.00	18,000.00
Loan Servicing	1,917.21	8,765.57	24,905.86
Outside Services	55,740.50	173,307.05	552,557.82
Examination Fees	1,701.24	5,103.72	15,704.66
Cash Over/Short		95.00	153.99
Annual Meeting	500.00	1,500.00	4,500.00
Misc. Operating Exp.	250.00	750.00	2,250.00
Depreciation Expense-Furniture, Fix	2,525.10	7,934.10	34,646.42
Total Operating Expenses	224,762.46	682,859.96	2,077,060.22
OTHER OPERATING INCOME			
Fees & Charges	25,628.54	81,033.11	230,524.43
Other Income	90,842.33	218,615.83	695,673.88

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Total Other Operating Income	116,470.87	299,648.94	926,198.31
Net Income	96,263.01	295,217.92	709,126.65
