

# KaiPerm NW Federal Credit Union

## Income Statement

Run: 10/03/2023

As of: 9/30/2023

Month-to-Date

Quarter-to-Date

Year-to-Date

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	Month-to-Date	Quarter-to-Date	Year-to-Date
<b>INTEREST INCOME</b>			
Income from Credit Card Loans	12,805.02	38,146.09	115,390.72
Income from Unsecured Loans	15,824.93	48,880.38	138,785.90
Income from New Vehicle Loans	9,023.83	26,773.69	77,114.05
Income from Used Vehicle Loans	24,798.69	74,912.36	210,902.28
Income from 1st Mortgage Loans	56,235.49	174,898.15	534,409.17
Income from 1st Mortgage 7/1 Arm	1,489.72	5,100.25	17,906.64
Income from 1st Mortgage 5/1 Arm	1,655.90	5,090.68	12,267.30
Income from 1st Mortgage 30 years	1,941.11	5,964.33	17,800.26
Income from HE Non Call	1,486.06	4,601.63	13,867.31
Income from HE LOC	67,129.40	194,728.36	519,049.85
Income from 7 Year Draw	1,690.78	5,180.93	20,051.87
Income from Share Secured Loans			42.92
Income from Participation Loans	6,680.01	21,222.14	67,034.83
Income from Recruitment Loans	850.17	2,647.53	7,468.93
Income from Business Loans	3,367.32	10,386.40	31,346.37
<b>Total Loan Income</b>	<b>204,978.43</b>	<b>618,532.92</b>	<b>1,783,438.40</b>
<b>Net Loan Income</b>	<b>204,978.43</b>	<b>618,532.92</b>	<b>1,783,438.40</b>
Income from Overnight Investments	30,808.55	100,923.99	215,627.78
Income from Certificate of Deposits	33,904.79	102,185.04	217,514.82
Income from US Treasury Notes & Bon	98,889.52	300,579.28	873,705.96
Income from AFS CMBS-VR-CMO	1,420.28	5,823.71	19,197.00
<b>Total Investment Income</b>	<b>165,023.14</b>	<b>509,512.02</b>	<b>1,326,045.56</b>
<b>Total Interest Income</b>	<b>370,001.57</b>	<b>1,128,044.94</b>	<b>3,109,483.96</b>
<b>INTEREST EXPENSE</b>			
Dividends - Regular Shares	2,106.55	6,550.44	20,806.43
Dividends - Share Draft Accounts	19,967.57	61,402.34	174,861.46
Dividends - Certificate Shares	37,427.40	107,007.64	196,020.33
Dividends - IRA Shares	916.90	2,796.21	7,931.09
Dividends - IRA Certificates	3,609.03	9,070.08	29,654.89
Dividends - Money Market Shares	37,584.17	119,456.71	368,778.92
Dividends - Club Accounts	54.39	187.41	646.19
Interest On Borrowed Money	28,333.33	87,332.50	176,691.24
<b>Total Interest Expense</b>	<b>129,999.34</b>	<b>393,803.33</b>	<b>975,390.55</b>
<b>Net Interest Income</b>	<b>240,002.23</b>	<b>734,241.61</b>	<b>2,134,093.41</b>
Provision For Loan Loss Expense		22,932.57	39,489.83
<b>Net Interest Income after Provision</b>	<b>240,002.23</b>	<b>711,309.04</b>	<b>2,094,603.58</b>
<b>OPERATING EXPENSES</b>			
Salaries	93,727.43	318,845.78	951,530.65
Pension	14,374.88	44,555.71	128,379.40
Employee Benefits	12,327.90	50,981.86	149,439.36
Travel & Conference	1,863.46	4,457.56	19,222.84
Association Dues	660.96	1,982.88	5,948.64
Office Occupancy	9,026.63	27,506.25	84,867.56
Office Operations	44,226.31	107,967.11	356,521.00
Education & Marketing	2,000.00	4,000.00	16,000.00
Loan Servicing	2,050.60	5,538.63	17,609.73
Outside Services	49,869.87	170,302.71	498,395.58
Examination Fees	1,758.73	5,276.19	15,656.09
Cash Over/Short			(30.01)
Annual Meeting	500.00	1,500.00	4,500.00
Misc. Operating Exp.	1,750.00	5,250.00	15,750.00
Depreciation Expense-Furniture, Fix	2,977.80	9,310.80	29,427.88
<b>Total Operating Expenses</b>	<b>237,114.57</b>	<b>757,475.48</b>	<b>2,293,218.72</b>
<b>OTHER OPERATING INCOME</b>			
Fees & Charges	26,516.07	81,817.87	242,730.43
Other Income	60,067.36	276,410.02	648,333.75

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## Income Statement

Run: 10/03/2023

As of: 9/30/2023

Month-to-Date

Quarter-to-Date

Year-to-Date

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Total Other Operating Income	86,583.43	358,227.89	891,064.18
(Gain) / Loss on Sale Of Investment		92,520.23	92,520.23
Total Non-Operating Income		92,520.23	92,520.23
Net Income	89,471.09	219,541.22	599,928.81