

# KaiPerm Northwest FCU

## Income Statement

Run: 02/02/2024

As of: 1/31/2024

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	12,956.41	12,956.41	12,956.41
Income from Unsecured Loans	16,960.26	16,960.26	16,960.26
Income from New Vehicle Loans	8,959.03	8,959.03	8,959.03
Income from Used Vehicle Loans	26,482.22	26,482.22	26,482.22
Income from 1st Mortgage Loans	55,758.67	55,758.67	55,758.67
Income from 1st Mortgage 7/1 Arm	1,246.17	1,246.17	1,246.17
Income from 1st Mortgage 5/1 Arm	1,695.98	1,695.98	1,695.98
Income from 1st Mortgage 30 years	1,990.06	1,990.06	1,990.06
Income from HE Non Call	1,381.86	1,381.86	1,381.86
Income from HE LOC	81,538.75	81,538.75	81,538.75
Income from 7 Year Draw	1,742.32	1,742.32	1,742.32
Income from Participation Loans	6,802.30	6,802.30	6,802.30
Income from Recruitment Loans	1,372.62	1,372.62	1,372.62
Income from Business Loans	3,398.07	3,398.07	3,398.07
Total Loan Income	222,284.72	222,284.72	222,284.72
Net Loan Income	222,284.72	222,284.72	222,284.72
Income from Overnight Investments	36,530.95	36,530.95	36,530.95
Income from Certificate of Deposits	20,299.56	20,299.56	20,299.56
Income from US Treasury Notes & Bon	107,273.43	107,273.43	107,273.43
Income from AFS CMBS-VR-CMO	1,241.86	1,241.86	1,241.86
Total Investment Income	165,345.80	165,345.80	165,345.80
Total Interest Income	387,630.52	387,630.52	387,630.52
<b>INTEREST EXPENSE</b>			
Dividends - Regular Shares	2,012.13	2,012.13	2,012.13
Dividends - Share Draft Accounts	20,805.64	20,805.64	20,805.64
Dividends - Certificate Shares	49,725.76	49,725.76	49,725.76
Dividends - IRA Shares	839.92	839.92	839.92
Dividends - IRA Certificates	6,629.36	6,629.36	6,629.36
Dividends - Money Market Shares	34,198.61	34,198.61	34,198.61
Dividends - Club Accounts	41.32	41.32	41.32
Interest On Borrowed Money	37,192.87	37,192.87	37,192.87
Total Interest Expense	151,445.61	151,445.61	151,445.61
Net Interest Income	236,184.91	236,184.91	236,184.91
Net Interest Income after Provision	236,184.91	236,184.91	236,184.91
<b>OPERATING EXPENSES</b>			
Salaries	100,718.33	100,718.33	100,718.33
Pension	15,928.14	15,928.14	15,928.14
Employee Benefits	17,116.32	17,116.32	17,116.32
Travel & Conference	1,864.90	1,864.90	1,864.90
Association Dues	685.54	685.54	685.54
Office Occupancy	10,029.47	10,029.47	10,029.47
Office Operations	43,398.91	43,398.91	43,398.91
Education & Marketing	2,000.00	2,000.00	2,000.00
Loan Servicing	2,058.83	2,058.83	2,058.83
Outside Services	60,437.06	60,437.06	60,437.06
Examination Fees	1,758.73	1,758.73	1,758.73
Cash Over/Short	(0.50)	(0.50)	(0.50)
Annual Meeting	1,000.00	1,000.00	1,000.00
Misc. Operating Exp.	1,000.00	1,000.00	1,000.00
Depreciation Expense-Furniture, Fix	5,222.67	5,222.67	5,222.67
Total Operating Expenses	263,218.40	263,218.40	263,218.40
<b>OTHER OPERATING INCOME</b>			
Fees & Charges	24,350.01	24,350.01	24,350.01
Other Income	58,465.46	58,465.46	58,465.46
Total Other Operating Income	82,815.47	82,815.47	82,815.47
Net Income	55,781.98	55,781.98	55,781.98