

KaiPerm Northwest FCU

Income Statement

Run: 12/04/2023

As of: 11/30/2023

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	12,844.25	25,985.84	141,376.56
Income from Unsecured Loans	16,173.81	32,808.18	171,594.08
Income from New Vehicle Loans	8,761.85	18,024.78	95,138.83
Income from Used Vehicle Loans	25,544.07	51,655.55	262,557.83
Income from 1st Mortgage Loans	54,788.00	111,826.69	646,235.86
Income from 1st Mortgage 7/1 Arm	1,211.53	2,466.44	20,373.08
Income from 1st Mortgage 5/1 Arm	1,648.61	3,355.83	15,623.13
Income from 1st Mortgage 30 years	1,933.56	3,935.44	21,735.70
Income from HE Non Call	1,373.15	2,893.70	16,761.01
Income from HE LOC	72,919.89	145,691.82	664,741.67
Income from 7 Year Draw	1,685.06	3,422.29	23,474.16
Income from Share Secured Loans			42.92
Income from Participation Loans	6,663.36	13,506.81	80,541.64
Income from Recruitment Loans	830.09	1,697.60	9,166.53
Income from Business Loans	3,328.08	6,787.21	38,133.58
Total Loan Income	209,705.31	424,058.18	2,207,496.58
Net Loan Income	209,705.31	424,058.18	2,207,496.58
Income from Overnight Investments	30,324.62	63,764.20	279,391.98
Income from Certificate of Deposits	30,318.61	60,976.37	278,491.19
Income from US Treasury Notes & Bon	101,905.67	201,876.74	1,075,582.70
Income from AFS CMBS-VR-CMO	2,293.51	3,615.08	22,812.08
Total Investment Income	164,842.41	330,232.39	1,656,277.95
Total Interest Income	374,547.72	754,290.57	3,863,774.53
INTEREST EXPENSE			
Dividends - Regular Shares	1,973.15	4,100.86	24,907.29
Dividends - Share Draft Accounts	19,719.70	40,039.29	214,900.75
Dividends - Certificate Shares	43,249.60	86,420.46	282,440.79
Dividends - IRA Shares	842.18	1,750.06	9,681.15
Dividends - IRA Certificates	5,554.33	10,709.49	40,364.38
Dividends - Money Market Shares	35,238.49	72,738.88	441,517.80
Dividends - Club Accounts	24.28	81.19	727.38
Interest On Borrowed Money	28,410.01	57,687.79	234,379.03
Total Interest Expense	135,011.74	273,528.02	1,248,918.57
Net Interest Income	239,535.98	480,762.55	2,614,855.96
Provision For Loan Loss Expense		4,655.11	44,144.94
Net Interest Income after Provision	239,535.98	476,107.44	2,570,711.02
OPERATING EXPENSES			
Salaries	100,284.73	200,748.08	1,152,278.73
Pension	14,572.80	29,088.31	157,467.71
Employee Benefits	13,220.20	27,042.32	176,481.68
Travel & Conference	1,878.89	3,697.52	22,920.36
Association Dues	660.96	1,321.92	7,270.56
Office Occupancy	8,826.29	19,811.82	104,679.38
Office Operations	44,521.50	88,347.10	444,868.10
Education & Marketing	2,000.00	4,000.00	20,000.00
Loan Servicing	1,733.56	3,774.38	21,384.11
Outside Services	55,522.60	111,923.50	610,319.08
Examination Fees	1,758.73	3,517.46	19,173.55
Cash Over/Short			(30.01)
Annual Meeting	500.00	1,000.00	5,500.00
Misc. Operating Exp.	1,750.00	3,500.00	19,250.00
Depreciation Expense-Furniture, Fix	2,306.00	5,258.65	34,686.53
Total Operating Expenses	249,536.26	503,031.06	2,796,249.78
OTHER OPERATING INCOME			
Fees & Charges	27,528.91	54,159.17	296,889.60
Other Income	56,902.43	117,322.19	765,655.94

KaiPerm Northwest FCU

Income Statement

Run: 12/04/2023

As of: 11/30/2023

Month-to-Date

Quarter-to-Date

Year-to-Date

Page 2 of 2

Total Other Operating Income	84,431.34	171,481.36	1,062,545.54
(Gain) / Loss on Sale Of Investment			92,520.23
Total Non-Operating Income			92,520.23
Net Income	74,431.06	144,557.74	744,486.55