

KaiPerm Northwest FCU

Income Statement

Run: 11/02/2023

As of: 10/31/2023

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	13,141.59	13,141.59	128,532.31
Income from Unsecured Loans	16,634.37	16,634.37	155,420.27
Income from New Vehicle Loans	9,262.93	9,262.93	86,376.98
Income from Used Vehicle Loans	26,111.48	26,111.48	237,013.76
Income from 1st Mortgage Loans	57,038.69	57,038.69	591,447.86
Income from 1st Mortgage 7/1 Arm	1,254.91	1,254.91	19,161.55
Income from 1st Mortgage 5/1 Arm	1,707.22	1,707.22	13,974.52
Income from 1st Mortgage 30 years	2,001.88	2,001.88	19,802.14
Income from HE Non Call	1,520.55	1,520.55	15,387.86
Income from HE LOC	72,771.93	72,771.93	591,821.78
Income from 7 Year Draw	1,737.23	1,737.23	21,789.10
Income from Share Secured Loans			42.92
Income from Participation Loans	6,843.45	6,843.45	73,878.28
Income from Recruitment Loans	867.51	867.51	8,336.44
Income from Business Loans	3,459.13	3,459.13	34,805.50
Total Loan Income	214,352.87	214,352.87	1,997,791.27
Net Loan Income	214,352.87	214,352.87	1,997,791.27
Income from Overnight Investments	33,439.58	33,439.58	249,067.36
Income from Certificate of Deposits	30,657.76	30,657.76	248,172.58
Income from US Treasury Notes & Bon	99,971.07	99,971.07	973,677.03
Income from AFS CMBS-VR-CMO	1,321.57	1,321.57	20,518.57
Total Investment Income	165,389.98	165,389.98	1,491,435.54
Total Interest Income	379,742.85	379,742.85	3,489,226.81
INTEREST EXPENSE			
Dividends - Regular Shares	2,127.71	2,127.71	22,934.14
Dividends - Share Draft Accounts	20,319.59	20,319.59	195,181.05
Dividends - Certificate Shares	43,170.86	43,170.86	239,191.19
Dividends - IRA Shares	907.88	907.88	8,838.97
Dividends - IRA Certificates	5,155.16	5,155.16	34,810.05
Dividends - Money Market Shares	37,500.39	37,500.39	406,279.31
Dividends - Club Accounts	56.91	56.91	703.10
Interest On Borrowed Money	29,277.78	29,277.78	205,969.02
Total Interest Expense	138,516.28	138,516.28	1,113,906.83
Net Interest Income	241,226.57	241,226.57	2,375,319.98
Provision For Loan Loss Expense	4,655.11	4,655.11	44,144.94
Net Interest Income after Provision	236,571.46	236,571.46	2,331,175.04
OPERATING EXPENSES			
Salaries	100,463.35	100,463.35	1,051,994.00
Pension	14,515.51	14,515.51	142,894.91
Employee Benefits	13,822.12	13,822.12	163,261.48
Travel & Conference	1,818.63	1,818.63	21,041.47
Association Dues	660.96	660.96	6,609.60
Office Occupancy	10,985.53	10,985.53	95,853.09
Office Operations	43,825.60	43,825.60	400,346.60
Education & Marketing	2,000.00	2,000.00	18,000.00
Loan Servicing	2,040.82	2,040.82	19,650.55
Outside Services	56,400.90	56,400.90	554,796.48
Examination Fees	1,758.73	1,758.73	17,414.82
Cash Over/Short			(30.01)
Annual Meeting	500.00	500.00	5,000.00
Misc. Operating Exp.	1,750.00	1,750.00	17,500.00
Depreciation Expense-Furniture, Fix	2,952.65	2,952.65	32,380.53
Total Operating Expenses	253,494.80	253,494.80	2,546,713.52
OTHER OPERATING INCOME			
Fees & Charges	26,630.26	26,630.26	269,360.69
Other Income	60,419.76	60,419.76	708,753.51

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Total Other Operating Income	87,050.02	87,050.02	978,114.20
(Gain) / Loss on Sale Of Investment			92,520.23
Total Non-Operating Income			92,520.23
Net Income	70,126.68	70,126.68	670,055.49