

Financial Information of KaiPerm and Consolidated Regulatory Call Report (5300) Information

The following is key financial information from the Call Reports (5300) of KaiPerm and Consolidated as of March 31, 2025.

Key Information	KaiPerm	Consolidated
Total Loans	\$56,851,598	\$466,352,793
Total Assets	\$137,504,213	\$685,638,950
Total Deposits	\$103,375,870	\$571,435,723
Total Equity	\$14,980,106	\$78,925,203
Average Shares per Member	\$18,003	\$16,614
Average Loan per Member	\$9,901	\$13,559
Ratios		
Net Worth/Total Assets	11.02%	15.44%
Delinquent Loans/Total Loans	0.19%	0.28%
Loan/Shares	55%	82%

The following is an overview of the combined year to date income statement for March 31, 2025:

Key Information	KaiPerm	Consolidated
Total Interest Income	\$1,316,332	\$8,379,492
Total Interest Expense (COF)	\$577,632	\$2,556,529
Fee and Other Operating Income	\$228,777	\$878,484
Operating Expense	\$775,731	\$5,155,168
Provisions for Loan Losses	\$28,938	-\$11,270
Net Income	\$162,808	\$1,557,549
Ratios		
Net Charge Offs	0.16%	0.09%
ROA YTD	0.47%	1.04%
Net Operating Expense	2.24%	3.45%

The complete 5300 Regulatory Reports for KaiPerm NW Federal Credit Union and Consolidated Federal Credit Union are available at www.ncua.gov.