

**First Tech Federal Credit Union**  
**Statement of Financial Condition as of June 30, 2021**  
**Unaudited & Consolidated**

	Jun FY21
<b>Cash and Cash Equivalents</b>	<b>\$328,281,554.78</b>
Available for Sale Investments	4,188,760,804.30
Other Investments	192,285,882.86
<b>Total Investments</b>	<b>4,381,046,687.16</b>
Loans Held for Sale	20,094,011.01
Credit Card Loans	334,602,637.14
Auto Loans	1,763,954,611.47
Consumer Secured Loan	44,800,527.75
Consumer Unsecured Loans	643,803,133.69
Consumer Purchased Participation Loans	676,364,144.68
<b>Consumer Loans</b>	<b>3,463,525,054.73</b>
Fixed Real Estate Loans	1,593,423,543.56
ARM Real Estate Loans	2,217,186,778.87
Home Equity Real Estate Loans	607,162,123.55
Other Real Estate Loans	-
Real Estate Purchased Participation Loans	384,037,638.59
Purchase Accounting Loan Adjustment	(2,278,155.75)
<b>Real Estate Loans</b>	<b>4,799,531,928.82</b>
Commercial Loans Originated	572,575,087.81
Commercial Purchased Participation Loans	3,723,370.40
<b>Commercial Loans</b>	<b>576,298,458.21</b>
<b>Total Loans</b>	<b>8,839,355,441.76</b>
Allowance for Loan Losses	(67,801,714.57)
Accrued Interest on Loans	25,442,833.37
Accrued Interest on Investments	18,316,735.43
FHLB Stock	42,273,900.00
Prepaid and Other Assets	229,398,501.92
Property and Equipment, net	86,349,335.72
NCUSIF Deposit	95,756,397.11
Goodwill	74,237,393.05
Intangible Assets, net	4,517,248.49
<b>Total Other Assets</b>	<b>576,292,345.09</b>
<b>Total Assets</b>	<b>\$14,077,268,325.23</b>
Borrowed Funds	1,370,400,000.00
Accounts Payable and Accrued Liabilities	113,258,779.75
<b>Total Liabilities</b>	<b>1,483,658,779.75</b>
Share Drafts	3,372,887,642.77
Regular Shares	1,602,670,658.67
Money Market Shares	3,832,723,997.48
Share Certificates	1,723,900,093.75
Individual Retirement Accounts	296,561,928.14
Non Member Certificates	117,737,950.30
<b>Total Members' Share and Savings Accounts</b>	<b>10,946,482,271.11</b>
Regular Reserves	76,882,721.84
Undivided Earnings	1,204,521,915.70
Accumulated Other Comprehensive Income/(Loss)	65,722,398.46
Equity Acquired Through Merger	300,000,238.37
<b>Total Members' Equity</b>	<b>1,647,127,274.37</b>
<b>Total Liabilities and Members' Equity</b>	<b>\$14,077,268,325.23</b>

\* The CEO and CFO certify, to the best of their knowledge and belief that this statement and the related statements are true and correct and present fairly the financial position and the results of operations for the periods covered. Quarterly and year-end adjustments may not be reflected in monthly interim reports.



**First Tech Federal Credit Union**  
**Statement of Income for period ended June 30, 2021**  
**Unaudited & Consolidated**

	Jun YTD FY21
Consumer Loans Interest Income	87,636,528.82
Real Estate Loans Interest Income	78,101,557.84
Commercial Loans Interest Income	11,637,187.93
Participation Loans Interest Income	2,656,658.13
Purchase Accounting - Loan Interest Income	311,848.35
<b>Total Interest Income from Loans</b>	<b>180,343,781.07</b>
Available for Sale Investments Interest Income	38,569,204.89
Other Investments Interest Income	1,302,708.61
Cash and Cash Equivalents Interest Income	462,880.27
<b>Total Interest Income from Investments</b>	<b>40,334,793.77</b>
<b>Total Interest Income</b>	<b>220,678,574.84</b>
Share Draft Interest Expense	1,867,763.18
Regular Shares Interest Expense	534,185.52
Money Market Share Interest Expense	2,209,283.81
Share Certificates Interest Expense	11,531,291.68
IRA/Keogh Accounts Interest Expense	1,988,974.15
Non-Member CDs Interest Expense	2,424,369.95
<b>Total Interest on Shares and Savings</b>	<b>20,555,868.29</b>
Total Interest Expense on Borrowed Funds	13,354,315.46
<b>Total Interest Expense</b>	<b>33,910,183.75</b>
<b>Net Interest Income</b>	<b>186,768,391.09</b>
Provision for Loan Losses	12,290,247.00
<b>Net Interest Income After Provision</b>	<b>174,478,144.09</b>
Interchange Income, net	11,743,275.12
Fees and Service Charges	7,225,999.58
Investment Management Services	15,581,980.97
Insurance Commissions	2,561,888.06
Mortgage Servicing Revenue, net	(3,324,348.04)
Gain/(Loss) on Sale of Loans, net	20,855,951.18
Gain/(Loss) on Investments, net	60,519,092.40
Other Income, net	3,010,725.13
<b>Total Non-Interest Income</b>	<b>118,174,564.40</b>
Compensation	77,361,090.22
Benefits	17,213,882.71
Loan Servicing and Lending Expense	6,746,835.63
Credit Card Transaction Servicing	2,583,386.54
Travel and Conference Expense	441,778.80
Miscellaneous Operating Expense	3,227,915.41
Professional and Outside Services	26,470,395.85
Marketing and Promotional	6,428,858.14
Office Operations	12,866,341.49
Office Occupancy	7,930,273.87
<b>Total Non-Interest Operating Expense</b>	<b>161,270,758.66</b>
<b>Net Income/(Loss)</b>	<b>\$131,381,949.83</b>

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