

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

	Sep FY21
<b>Cash and Cash Equivalents</b>	<b>\$196,438,074.56</b>
Available for Sale Investments	4,630,189,243.38
Other Investments	173,102,933.54
<b>Total Investments</b>	<b>4,803,292,176.92</b>
Loans Held for Sale	19,392,713.23
Credit Card Loans	335,609,928.43
Auto Loans	1,809,458,126.93
Consumer Secured Loan	43,906,020.37
Consumer Unsecured Loans	698,767,501.45
Consumer Purchased Participation Loans	666,994,723.48
<b>Consumer Loans</b>	<b>3,554,736,300.66</b>
Fixed Real Estate Loans	1,877,188,561.99
ARM Real Estate Loans	2,146,771,630.65
Home Equity Real Estate Loans	597,591,874.83
Other Real Estate Loans	-
Real Estate Purchased Participation Loans	327,232,901.08
Purchase Accounting Loan Adjustment	(2,123,643.92)
<b>Real Estate Loans</b>	<b>4,946,661,324.63</b>
Commercial Loans Originated	696,591,141.77
Commercial Purchased Participation Loans	3,149,967.15
<b>Commercial Loans</b>	<b>699,741,108.92</b>
<b>Total Loans</b>	<b>9,201,138,734.21</b>
Allowance for Loan Losses	(68,978,891.10)
Accrued Interest on Loans	25,069,480.56
Accrued Interest on Investments	21,262,917.92
FHLB Stock	50,294,900.00
Prepaid and Other Assets	228,289,885.85
Property and Equipment, net	84,637,150.75
NCUSIF Deposit	95,756,397.11
Goodwill	74,237,393.05
Intangible Assets, net	4,266,290.24
<b>Total Other Assets</b>	<b>583,814,415.48</b>
<b>Total Assets</b>	<b>\$14,735,097,223.30</b>
Borrowed Funds	1,786,700,000.00
Accounts Payable and Accrued Liabilities	134,403,903.74
<b>Total Liabilities</b>	<b>1,921,103,903.74</b>
Share Drafts	3,536,090,713.69
Regular Shares	1,740,863,480.85
Money Market Shares	3,835,479,732.78
Share Certificates	1,661,492,888.67
Individual Retirement Accounts	296,063,325.69
Non Member Certificates	100,824,919.79
<b>Total Members' Share and Savings Accounts</b>	<b>11,170,815,061.47</b>
Regular Reserves	76,882,721.84
Undivided Earnings	1,217,955,403.84
Accumulated Other Comprehensive Income/(Loss)	48,339,894.04
Equity Acquired Through Merger	300,000,238.37
<b>Total Members' Equity</b>	<b>1,643,178,258.09</b>
<b>Total Liabilities and Members' Equity</b>	<b>\$14,735,097,223.30</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 September 30, 2021**  
**Unaudited & Consolidated**

	Sep YTD FY21
Consumer Loans Interest Income	131,182,691.26
Real Estate Loans Interest Income	116,632,262.92
Commercial Loans Interest Income	18,712,038.70
Participation Loans Interest Income	3,462,337.29
Purchase Accounting - Loan Interest Income	466,360.18
<b>Total Interest Income from Loans</b>	<b>270,455,690.35</b>
Available for Sale Investments Interest Income	57,673,843.69
Other Investments Interest Income	1,888,297.45
Cash and Cash Equivalents Interest Income	610,564.14
<b>Total Interest Income from Investments</b>	<b>60,172,705.28</b>
<b>Total Interest Income</b>	<b>330,628,395.63</b>
Share Draft Interest Expense	2,825,276.54
Regular Shares Interest Expense	843,351.68
Money Market Share Interest Expense	3,346,291.39
Share Certificates Interest Expense	16,014,655.10
IRA/Keogh Accounts Interest Expense	2,898,371.74
Non-Member CDs Interest Expense	3,345,423.04
<b>Total Interest on Shares and Savings</b>	<b>29,273,369.49</b>
Total Interest Expense on Borrowed Funds	20,318,856.44
<b>Total Interest Expense</b>	<b>49,592,225.93</b>
<b>Net Interest Income</b>	<b>281,036,169.70</b>
Provision for Loan Losses	19,996,294.00
<b>Net Interest Income After Provision</b>	<b>261,039,875.70</b>
Interchange Income, net	17,544,154.01
Fees and Service Charges	11,326,578.12
Investment Management Services	24,109,389.24
Insurance Commissions	3,896,994.43
Mortgage Servicing Revenue, net	(3,470,647.55)
Gain/(Loss) on Sale of Loans, net	29,021,338.42
Gain/(Loss) on Investments, net	42,092,432.90
Other Income, net	4,136,694.11
<b>Total Non-Interest Income</b>	<b>128,656,933.68</b>
Compensation	117,283,020.71
Benefits	25,838,725.00
Loan Servicing and Lending Expense	10,497,950.33
Credit Card Transaction Servicing	4,199,053.28
Travel and Conference Expense	777,903.38
Miscellaneous Operating Expense	4,914,024.53
Professional and Outside Services	40,451,419.75
Marketing and Promotional	9,683,409.82
Office Operations	19,391,374.30
Office Occupancy	11,844,490.31
<b>Total Non-Interest Operating Expense</b>	<b>244,881,371.41</b>
<b>Net Income/(Loss)</b>	<b>\$144,815,437.97</b>

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