

First Tech Federal Credit Union
Statement of Financial Condition as of June 30, 2025
Unaudited & Consolidated
(dollars in thousands)

**June
FY25**

Cash and Cash Equivalents	\$301,491
Available for Sale Investments	3,966,882
Other Investments	6,204
Total Investments	3,973,086
Loans Held for Sale	20,766
Loans	12,204,437
Allowance for Credit Losses	(138,364)
Accrued Interest on Loans	54,995
Accrued Interest on Investments	10,255
FHLB Stock	113,113
Prepaid and Other Assets	258,683
Property and Equipment, net	75,283
NCUSIF Deposit	111,203
Goodwill	74,237
Total Other Assets	697,769
Total Assets	\$17,059,185
Borrowed Funds	3,634,340
Accounts Payable and Accrued Liabilities	174,974
Total Liabilities	3,809,314
Members' Share and Savings Accounts	11,743,475
Undivided Earnings	1,448,735
Accumulated Other Comprehensive Income/(Loss)	(242,339)
Equity Acquired Through Merger	300,000
Total Members' Equity	1,506,396
Total Liabilities and Members' Equity	\$17,059,185

* 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, 2025
Unaudited & Consolidated
(dollars in thousands)

**June YTD
FY25**

Interest Income from Loans	\$344,313
Interest Income from Investments	92,638
Total Interest Income	436,951
Interest on Shares and Savings	132,444
Interest Expense on Borrowed Funds	65,285
Total Interest Expense	197,729
Net Interest Income	239,222
Provision for Credit Losses	65,077
Net Interest Income After Provision	174,145
Interchange Income, net	11,787
Fees and Service Charges	8,612
Investment Management Services	16,467
Insurance Commissions	4,213
Mortgage Servicing Revenue, net	3,059
Gain/(Loss) on Sale of Loans, net	1,838
Gain/(Loss) on Investments, net	1,985
Other Income, net	4,407
Total Non-Interest Income	52,368
Compensation	91,630
Benefits	24,196
Loan Servicing and Lending Expense	6,048
Credit Card Transaction Servicing	3,540
Travel and Conference Expense	1,390
Miscellaneous Operating Expense	5,090
Professional and Outside Services	37,267
Marketing and Promotional	7,218
Office Operations	12,566
Office Occupancy	8,658
Total Non-Interest Operating Expense	197,603
Net Income/(Loss)	\$28,910

* 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.

