

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

	September FY25
Cash and Cash Equivalents	\$386,957
Available for Sale Investments	3,777,249
Other Investments	5,148
Total Investments	3,782,397
Loans Held for Sale	17,515
Loans	12,166,585
Allowance for Credit Losses	(137,287)
Accrued Interest on Loans	55,690
Accrued Interest on Investments	10,651
FHLB Stock	96,801
Prepaid and Other Assets	229,245
Property and Equipment, net	77,131
NCUSIF Deposit	111,203
Goodwill	74,237
Total Other Assets	654,958
Total Assets	\$16,871,125
Borrowed Funds	3,108,948
Accounts Payable and Accrued Liabilities	182,380
Total Liabilities	3,291,328
Members' Share and Savings Accounts	12,045,160
Undivided Earnings	1,448,948
Accumulated Other Comprehensive Income/(Loss)	(214,311)
Equity Acquired Through Merger	300,000
Total Members' Equity	1,534,637
Total Liabilities and Members' Equity	\$16,871,125

* 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, 2025
Unaudited & Consolidated
(dollars in thousands)

**September YTD
FY25**

Interest Income from Loans	\$518,797
Interest Income from Investments	140,586
Total Interest Income	659,383
Interest on Shares and Savings	191,573
Interest Expense on Borrowed Funds	103,180
Total Interest Expense	294,753
Net Interest Income	364,630
Provision for Credit Losses	116,802
Net Interest Income After Provision	247,828
Interchange Income, net	17,146
Fees and Service Charges	13,105
Investment Management Services	25,271
Insurance Commissions	6,463
Mortgage Servicing Revenue, net	4,223
Gain/(Loss) on Sale of Loans, net	3,232
Gain/(Loss) on Investments, net	929
Other Income, net	11,223
Total Non-Interest Income	81,592
Compensation	140,254
Benefits	34,673
Loan Servicing and Lending Expense	11,109
Credit Card Transaction Servicing	5,476
Travel and Conference Expense	2,070
Miscellaneous Operating Expense	6,119
Professional and Outside Services	56,697
Marketing and Promotional	11,705
Office Operations	18,966
Office Occupancy	13,228
Total Non-Interest Operating Expense	300,297
Net Income/(Loss)	\$29,123

* 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.

