

First Tech Federal Credit Union
Statement of Financial Condition as of September 30, 2026
Unaudited & Consolidated
(dollars in thousands)

	September FY26
Cash and Cash Equivalents	\$1,934,534
Available for Sale Investments	2,730,075
Other Investments	10,200
Total Investments	2,740,275
Loans Held for Sale	41,367
Loans	21,876,737
Allowance for Credit Losses	(428,103)
Accrued Interest on Loans	94,948
Accrued Interest on Investments	9,054
FHLB Stock	22,250
Prepaid and Other Assets	690,365
Property and Equipment, net	111,068
NCUSIF Deposit	216,512
Goodwill	183,359
Total Other Assets	1,327,556
Total Assets	\$27,492,366
Borrowed Funds	303,101
Accounts Payable and Accrued Liabilities	275,555
Total Liabilities	578,656
Members' Share and Savings Accounts	24,186,359
Undivided Earnings	1,287,309
Accumulated Other Comprehensive Income/(Loss)	(46,514)
Equity Acquired Through Merger	1,486,556
Total Members' Equity	2,727,351
Total Liabilities and Members' Equity	\$27,492,366

* 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, 2026
Unaudited & Consolidated
(dollars in thousands)

**September YTD
FY26**

Interest Income from Loans	\$1,059,751
Interest Income from Investments	148,621
Total Interest Income	1,208,372
Interest on Shares and Savings	351,402
Interest Expense on Borrowed Funds	24,064
Total Interest Expense	375,466
Net Interest Income	832,906
Provision for Credit Losses	308,117
Net Interest Income After Provision	524,789
Interchange Income, net	50,685
Fees and Service Charges	18,674
Investment Management Services	29,875
Insurance Commissions	7,185
Mortgage Servicing Revenue, net	6,629
Gain/(Loss) on Sale of Loans, net	1,544
Gain/(Loss) on Investments, net	6,272
Software Application Revenue	7,923
Other Income, net	27,118
Total Non-Interest Income	155,905
Compensation	277,447
Benefits	69,549
Loan Servicing and Lending Expense	31,935
Credit Card Transaction Servicing	17,644
Travel and Conference Expense	3,334
Miscellaneous Operating Expense	43,847
Professional and Outside Services	125,497
Marketing and Promotional	17,587
Office Operations	50,944
Office Occupancy	23,824
Total Non-Interest Operating Expense	661,608
Net Income/(Loss)	\$19,086

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