

First Tech Federal Credit Union
Statement of Financial Condition as of December 31, 2025
Unaudited & Consolidated
(dollars in thousands)

**December
FY25**

Cash and Cash Equivalents	\$504,641
Available for Sale Investments	3,326,081
Other Investments	200
Total Investments	3,326,281
 Loans Held for Sale	 12,326
 Loans	 12,139,281
 Allowance for Credit Losses	 (172,449)
Accrued Interest on Loans	56,252
Accrued Interest on Investments	8,203
FHLB Stock	74,834
Prepaid and Other Assets	246,693
Property and Equipment, net	76,781
NCUSIF Deposit	99,706
Goodwill	74,237
Total Other Assets	636,706
 Total Assets	 \$16,446,786
 Borrowed Funds	 2,401,855
Accounts Payable and Accrued Liabilities	162,634
Total Liabilities	2,564,489
 Members' Share and Savings Accounts	 12,337,335
Undivided Earnings	1,451,516
Accumulated Other Comprehensive Income/(Loss)	(206,554)
Equity Acquired Through Merger	300,000
Total Members' Equity	1,544,962
 Total Liabilities and Members' Equity	 \$16,446,786

* 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 December 31, 2025

Unaudited & Consolidated

(dollars in thousands)

December YTD

FY25

Interest Income from Loans	\$691,957
Interest Income from Investments	182,229
Total Interest Income	874,186
Interest on Shares and Savings	254,331
Interest Expense on Borrowed Funds	130,719
Total Interest Expense	385,050
Net Interest Income	489,136
Provision for Credit Losses	187,505
Net Interest Income After Provision	301,631
Interchange Income, net	22,124
Fees and Service Charges	17,204
Investment Management Services	34,055
Insurance Commissions	9,214
Mortgage Servicing Revenue, net	5,563
Gain/(Loss) on Sale of Loans, net	3,770
Gain/(Loss) on Investments, net	3,998
Other Income, net	42,490
Total Non-Interest Income	138,418
Compensation	189,073
Benefits	45,341
Loan Servicing and Lending Expense	16,416
Credit Card Transaction Servicing	7,514
Travel and Conference Expense	2,792
Miscellaneous Operating Expense	9,533
Professional and Outside Services	78,337
Marketing and Promotional	15,838
Office Operations	25,928
Office Occupancy	17,586
Total Non-Interest Operating Expense	408,358
Net Income/(Loss)	\$31,691

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