

ANNUAL REPORT
of the
ALABAMA CREDIT UNION ADMINISTRATION

FOR THE CALENDAR YEAR ENDED
DECEMBER 31, 2025





KAY IVEY
GOVERNOR

STATE OF ALABAMA
ALABAMA CREDIT UNION ADMINISTRATION

100 N. UNION STREET, SUITE 650, MONTGOMERY, ALABAMA 36104
TELEPHONE: (334) 353-5770 • FAX (334) 353-5795
www.acua.alabama.gov



H. GREG McCLELLAN
ADMINISTRATOR

March 12, 2026

The Honorable Kay E. Ivey
Governor of the State of Alabama
Alabama State Capitol
Montgomery, AL 36130

Dear Governor Ivey:

On behalf of the Alabama Credit Union Administration (ACUA), I am honored to submit the 2025 Annual Report highlighting the performance, safety and soundness, and financial services of Alabama's state-chartered credit unions. This year's report reflects a strong financial foundation bolstered by continued membership growth, resilience in challenging economic conditions, and community commitment in financial services.

Alabama Credit Union Administration

- ACUA has 10.5 full-time equivalent employees. With the increasing growth, complexity of operations, products/services, federal regulations, electronic processing, and cyber-attacks associated with credit unions, ACUA will continuously evaluate staffing needs to accomplish the ACUA mission.
- Expenses of ACUA are funded by operating fees received from state-chartered credit unions. Year over year, revenue exceeded budgeted expenditures. ACUA operated well within the assessment received from the credit unions for the fiscal year ended September 30, 2025.

Alabama State-Chartered Credit Unions – Year End 2025

At year-end 2025, Alabama had forty-nine (49) natural person credit unions (retail or consumer credit unions) primarily serving individuals rather than other institutions. The number of natural person credit unions decreased by two (2) from year-end 2024 due to mergers.

In addition, Alabama has one of only eleven corporate credit unions nationwide. This corporate credit union, also referred to as a central credit union, acts as the “credit union for credit unions.” It provides financial services such as liquidity, management, investment services, and payment processing to natural person credit unions.

These Alabama state-chartered credit unions remained safe, sound, and responsive to credit union membership needs throughout 2025.

Membership and Asset Growth

- Membership across state-chartered credit unions continued to expand in 2025 resulting in a slight increase over year-end 2024. At year-end 2025, membership totaled 1,340,295 for natural person credit unions and the corporate credit union reported 547 nationwide institutional members. This reflects the value of member-owned financial institutions in underserved and rural communities.
- The aggregate assets of all state-chartered credit unions increased year over year by approximately 7.2% with total assets of \$27,291,039,752 at year-end 2025. This growth was supported by deposit growth, disciplined lending practices, and prudent liquidity management.

Safety, Soundness, & Regulatory Oversight

- State-chartered credit unions completed 2025 with an aggregate Net Worth/Total Assets of 12.29% compared to 12.06% at year-end 2024.
- ACUA's supervisory activities ensured credit unions maintained robust capital positions, asset quality, and risk management practices. Regular examinations and targeted guidance upheld resilience amid fluctuating economic conditions. ACUA works closely with the National Credit Union Administration (NCUA) and NCUA's insurance fund.
- Compliance with state and federal safety standards remained high, contributing to the overall strength and stability of the Alabama credit union system.

Loan and Deposit Trends

- State-chartered credit unions experienced 4.9% growth in their overall loan portfolios year over year, ending 2025 with total loans of \$13,025,410,634. The loan portfolios consist primarily of consumer, auto, small business, and mortgage lending. The growth reflects both demand and prudent underwriting.
- Deposit growth for state-chartered credit unions in 2025 was 5.6% over year-end 2024. Total deposits as of year-end 2025 were \$23,853,486,510. Deposit growth remained solid, underscoring member confidence in the credit unions and their products and services.

Financial Education

- Many state-chartered credit unions provide financial education, first-time home buyer education programs, and youth savings initiatives which help strengthen financial capability statewide.

Support for Small Business and Local Economies

- Through their lending programs and cooperative partnerships, state-chartered credit unions provide support for small businesses and entrepreneurs to assist with small business growth and improvement of local economies.

Disaster Response & Member Support

- When natural and economic challenges arose credit unions worked to provide flexible relief options and support to members in need. ACUA works with these credit unions to review any impact which may develop in relation to laws and regulations.

Strategic Priorities – Looking Forward

Moving forward into 2026 and beyond, ACUA will work with Alabama’s state-chartered credit unions to focus on key strategic areas:

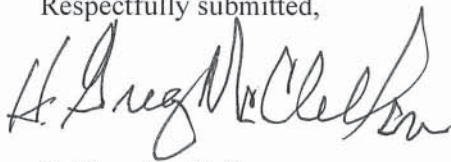
- Innovation in Financial Services – Working with state-chartered credit union in the adoption of technology to enhance member experience, improve operational efficiency, and strengthen cybersecurity protections. ACUA will approach this while keeping in mind safety and soundness and the protection of Alabama citizens.
- Expanding Access & Inclusion – ACUA will examine initiatives by credit unions that increase financial access in rural and historically underserved areas in conjunction with the safety and soundness of the credit unions, ensuring that all Alabamians can benefit from safe, affordable financial services.

Conclusion

The 2025 ACUA Annual Report underscores the importance of Alabama’s state-chartered credit unions fostering financial stability, empowering the credit union consumers who are the owners of the credit unions, and strengthening local communities. ACUA remains dedicated to its regulatory mission --- protecting members and enhancing the integrity of the state’s credit union system.

We appreciate your continued leadership and support for policies that promote financial opportunity and economic well-being for all Alabamians.

Respectfully submitted,



H. Greg McClellan
Administrator
Alabama Credit Union Administration

Supplemental Information



STATE OF ALABAMA
ALABAMA CREDIT UNION ADMINISTRATION

100 N. UNION STREET, SUITE 650, MONTGOMERY, ALABAMA 36104
 TELEPHONE: (334) 353-5770 • FAX (334) 353-5795
www.acua.alabama.gov



KAY IVEY
GOVERNOR

H. GREG MCCLELLAN
ADMINISTRATOR

2026 BOARD MEMBER	APPT. DATE	CONF. DATE.	EXP. OF TERM
H. Greg McClellan, Chairman, Ex Officio 100 North Union Street, Suite 650 Montgomery, Alabama 36104 Greg.mcclellan@acua.alabama.gov	5/23/2023	6/6/2023	2/1/2027
Edith Franklin, President New Horizons Credit Union 622 Azalea Road Mobile, AL 36609 efrankli@newhcu.org	3/20/2025	4/15/2025	2/1/2028
Steve Nix, President AlaTrust Credit Union 1018 Merchants Drive Birmingham AL. 35244 snix@alatrustedcu.com	2/1/2026	2/12/2026	2/1/2029
Shane Nobbley, President Family Security Credit Union 2204 Family Security Place, SW Decatur, AL 35603 shane.nobbley@myfscu.com	2/1/2026	2/12/2026	2/1/2029
Andy Rush, President Southern Energy Credit Uni 750 17 th Street North Birmingham, AL 35203 arush@southernenergycu.org	1/28/2026	2/12/2026	2/1/2028
Robert (Bob) Steensma Five Star Credit Union P.O. Box 2028 Dothan, AL 36302 steensmab@fivestarcu.com	3/20/2025	4/15/2025	2/1/2028
Danny Varnon Family Savings Credit Uni 205 Rescia Avenue Rainbow City, AL 35906 dvarnon@familysavingscu.com	2/1/2026	2/12/2026	2/1/2029
Greta Webb-Williams 125 Forest Hill Road Wetumpka, AL 36093 gretawebbwilliams@gmail.com	3/20/2025	4/15/2025	2/1/2027

Alabama Credit Unions Ranked by Assets

ASSETS

<u>2025 Rank</u>	<u>Ins. #</u>	<u>Credit Union Name</u>	<u>City</u>	<u>12/31/2025</u>
1	62728	Southern Energy	Birmingham	\$ 3,563,101,391
2	65991	CORPORATE AMERICA	Birmingham	3,508,949,517
3	68575	MAX	Montgomery	2,310,783,414
4	60823	ALABAMA	Tuscaloosa	2,054,513,836
5	68595	ALABAMA ONE	Tuscaloosa	1,476,675,396
6	63057	LISTERHILL	Muscle Shoals	1,430,703,728
7	68583	AVADIAN	Birmingham	1,409,241,160
8	68302	FIVE STAR	Dothan	1,237,412,683
9	68374	GUARDIAN	Montgomery	1,181,913,211
10	68628	FAMILY SAVINGS	Rainbow City	1,156,327,765
11	60605	FAMILY SECURITY	Decatur	1,051,668,683
12	67252	EMBLEM CREDIT UNION	Gadsden	597,088,942
13	97076	WINSOUTH	Gadsden	452,065,536
14	64598	ALABAMA STATE EMPLOYEES	Montgomery	442,164,392
15	68559	TVA COMMUNITY	Muscle Shoals	416,136,931
16	60799	NEW HORIZONS	Mobile	279,719,952
17	68701	AUBURN UNIVERSITY	Auburn	261,872,994
18	60501	MUTUAL SAVINGS	Birmingham	240,713,191
19	61800	FORT MCCLELLAN	Anniston	222,422,022
20	62661	NAHEOLA	Pennington	213,404,946
21	60934	ALATRUST	Hoover	213,231,948
22	60712	ALABAMA CENTRAL	Birmingham	207,572,900
23	60942	RIVERFALL	Tuscaloosa	194,356,152
24	65464	ECO	Birmingham	187,880,591
25	68586	HERITAGE SOUTH	Sylacauga	183,844,339
26	60500	NORTH ALABAMA EDUCATORS	Huntsville	139,222,530
27	61286	MOBILE EDUCATORS	Mobile	110,418,714
28	60930	VALLEY	Tuscumbia	110,346,747
29	68688	RAILROAD COMMUNITY	Irondale	99,753,816
30	63834	JEFFERSON	Hoover	92,753,440
31	63614	CHAMPION COMMUNITY	Courtland	50,881,688
32	68224	AZALEA CITY	Mobile	45,089,642
33	63940	RED OAK (DCH)	Tuscaloosa	41,058,955
34	61944	LAUDERDALE COUNTY TEACHERS	Florence	37,583,719
35	61391	SOCIAL SECURITY	Birmingham	36,804,192
36	61150	WCU	Decatur	34,079,759
37	62664	HEALTH	Birmingham	27,611,625
38	62062	CITY	Tuscaloosa	19,395,921
39	62599	FEDERAL EMPLOYEES	Birmingham	19,357,248
40	61474	RAILWAY EMPLOYEES	Muscle Shoals	20,110,992
41	62471	MOBILE POSTAL	Mobile	17,204,303
42	61339	MOBILE GOVERNMENT EMPLOYEES	Mobile	15,503,051
43	62486	OPP-MICOLAS	Opp	10,360,171
44	64644	BLUE FLAME	Mobile	10,185,807
45	64528	BIRMINGHAM CITY EMPLOYEES	Birmingham	9,928,726
46	62356	L&N EMPLOYEES	Birmingham	7,992,445
47	64594	FIREMAN'S	Birmingham	7,180,692
48	64645	ALABAMA POSTAL	Birmingham	6,383,842
49	61277	CHEMCO	McIntosh	5,345,551
50	61055	CHEM FAMILY	Anniston	4,003,580

Alabama Credit Unions Ranked By:

LOANS

DEPOSITS

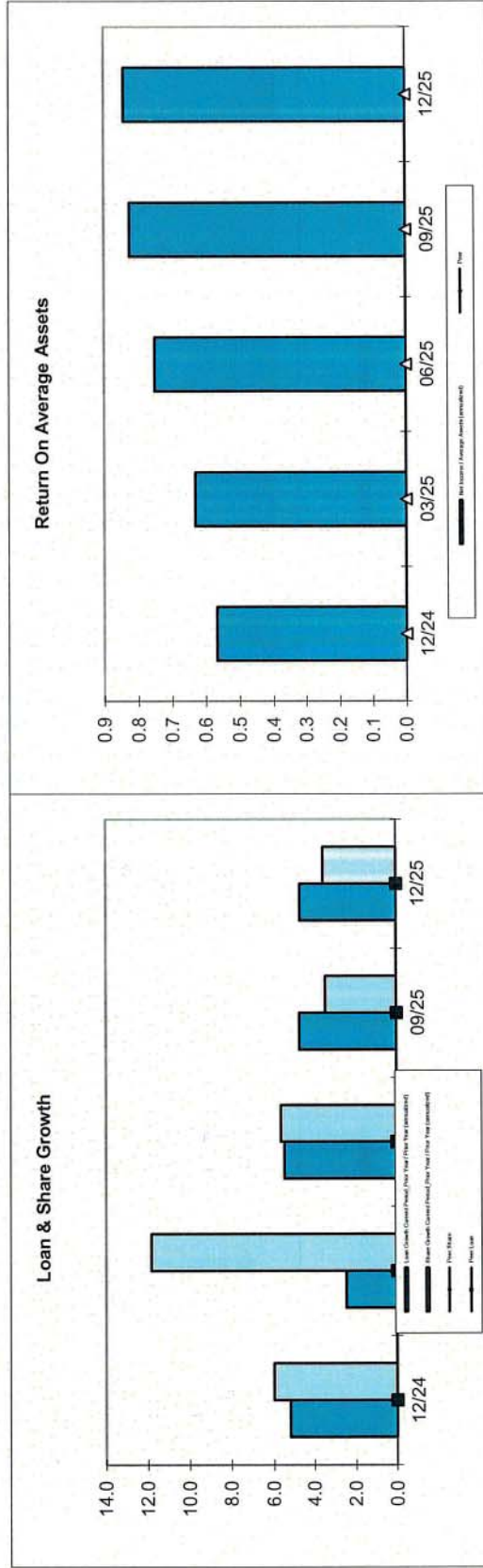
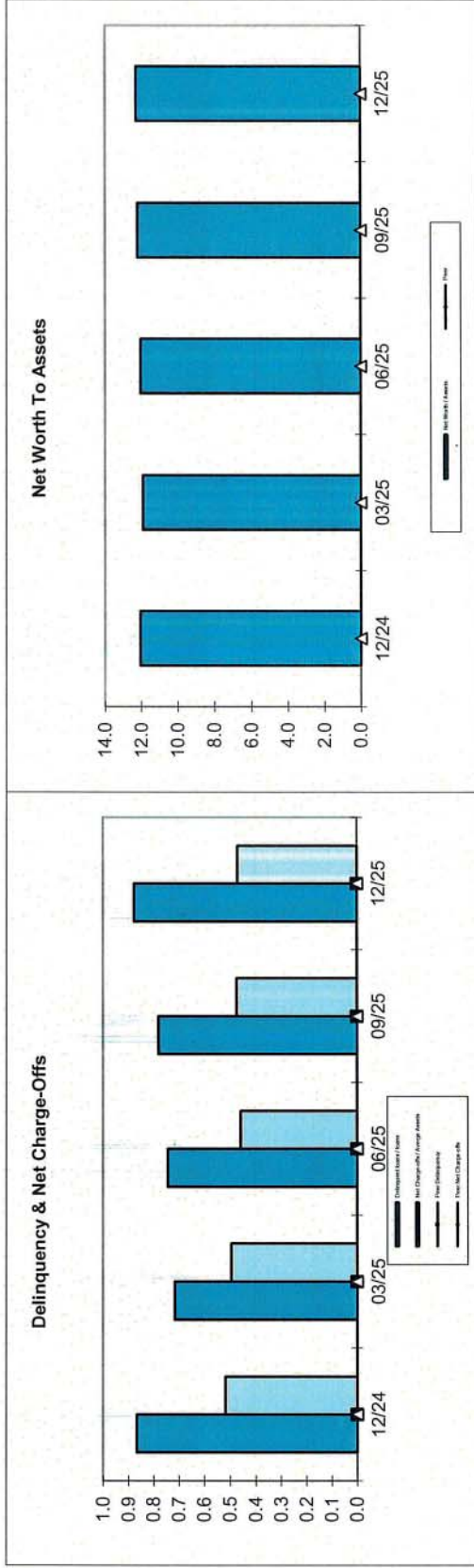
Ins. #	Credit Union Name	City	12/31/2025	12/31/2025
62728	SOUTHERN ENERGY	Birmingham	\$944,412,624	\$3,179,475,664
65991	CORPORATE AMERICA	Birmingham	\$78,132,017	\$4,663,491,873
68575	MAX	Montgomery	\$1,151,902,636	\$1,998,973,001
60823	ALABAMA	Tuscaloosa	\$1,578,785,543	\$1,751,363,868
68595	ALABAMA ONE	Tuscaloosa	\$1,058,572,619	\$1,328,334,769
63057	LISTERHILL	Muscle Shoals	\$1,066,863,838	\$1,275,349,788
68583	AVADIAN	Birmingham	\$1,139,581,932	\$1,267,067,955
68302	FIVE STAR	Dothan	\$839,527,254	\$1,070,110,896
68374	GUARDIAN	Montgomery	\$927,691,147	\$992,465,178
68628	FAMILY SAVINGS	Rainbow City	\$962,651,827	\$982,812,884
60605	FAMILY SECURITY	Decatur	\$422,942,705	\$846,493,269
67252	EMBLEM CREDIT UNION	Gadsden	\$459,328,061	\$530,782,613
97076	WINSOUTH	Gadsden	\$296,273,294	\$415,203,540
64598	ALABAMA STATE EMPLOYEES	Montgomery	\$248,868,837	\$389,549,013
68559	TVA COMMUNITY	Muscle Shoals	\$162,468,174	\$361,968,845
60799	NEW HORIZONS	Mobile	\$205,691,707	\$246,972,946
68701	AUBURN UNIVERSITY	Auburn	\$141,550,967	\$237,228,840
60501	MUTUAL SAVINGS	Birmingham	\$144,927,088	\$212,017,210
61800	FORT MCCLELLAN	Anniston	\$95,349,909	\$200,358,157
62661	NAHEOLA	Pennington	\$157,250,941	\$174,926,382
60934	ALATRUST	Hoover	\$119,312,804	\$188,410,194
60712	ALABAMA CENTRAL	Birmingham	\$139,652,509	\$188,057,053
60942	RIVERFALL	Tuscaloosa	\$88,229,446	\$175,647,928
65464	ECO	Birmingham	\$99,275,396	\$175,239,813
68586	HERITAGE SOUTH	Sylacauga	\$131,483,040	\$166,777,020
60500	NORTH ALABAMA EDUCATORS	Huntsville	\$54,552,202	\$129,135,373
61286	MOBILE EDUCATORS	Mobile	\$14,043,768	\$96,281,512
60930	VALLEY	Tuscumbia	\$37,653,137	\$95,734,958
68688	RAILROAD COMMUNITY	Irondale	\$12,188,418	\$85,985,060
63834	JEFFERSON	Hoover	\$51,516,200	\$82,738,191
63614	CHAMPION COMMUNITY	Courtland	\$22,972,496	\$43,383,247
68224	AZALEA CITY	Mobile	\$20,956,281	\$37,948,973
63940	RED OAK (DCH)	Tuscaloosa	\$19,842,471	\$31,523,935
61944	LAUDERDALE COUNTY TEACHERS	Florence	\$12,605,557	\$32,389,857
61391	SOCIAL SECURITY	Birmingham	\$13,647,575	\$28,257,093
61150	WCU	Decatur	\$17,528,288	\$30,929,667
62664	HEALTH	Birmingham	\$18,994,160	\$21,261,497
62062	CITY	Tuscaloosa	\$12,071,256	\$14,207,997
62599	FEDERAL EMPLOYEES	Birmingham	\$9,571,803	\$15,936,198
61474	RAILWAY EMPLOYEES	Muscle Shoals	\$5,923,790	\$15,824,825
62471	MOBILE POSTAL MOBILE GOVERNMENT	Mobile	\$9,649,266	\$14,897,671
61339	EMPLOYEES	Mobile	\$3,649,210	\$12,206,020
62486	OPP-MICOLAS	Opp	\$2,421,253	\$7,672,101
64644	BLUE FLAME	Mobile	\$3,799,231	\$8,291,841
64528	BIRMINGHAM CITY EMPLOYEES	Birmingham	\$6,883,020	\$7,889,987
62356	L&N EMPLOYEES	Birmingham	\$4,421,182	\$6,669,318
64594	FIREMAN'S	Birmingham	\$3,542,000	\$4,520,601
64645	ALABAMA POSTAL	Birmingham	\$2,289,371	\$3,588,041
61277	CHEMCO	McIntosh	\$2,710,503	\$4,270,113
61055	CHEM FAMILY	Anniston	\$1,251,884	\$2,863,735

**Natural Person
Credit Union
2025 Financial
Highlights**

[Return to cover](#)
02/18/2026

CU Name: N/A
Peer Group: N/A

Graphs 1
For Charter : N/A
Count of CU : 49
Asset Range : N/A
Criteria : Region: Nation * Peer Group: All * Reporting_State = 'AL' * Types Included: All
Count of CU in Peer Group : N/A



Note: The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.

Graphs 2

For Charter : N/A

Count of CU : 49

Asset Range : N/A

Criteria : Region: Nation * Peer Group: All * Reporting_State = 'AL' * Types Included: All

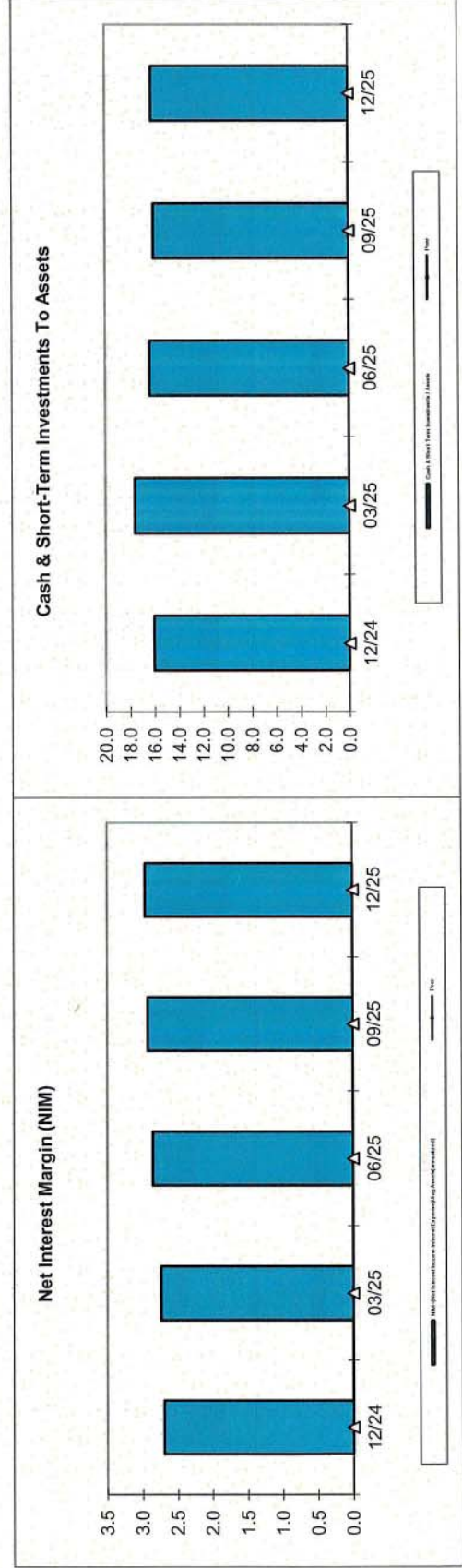
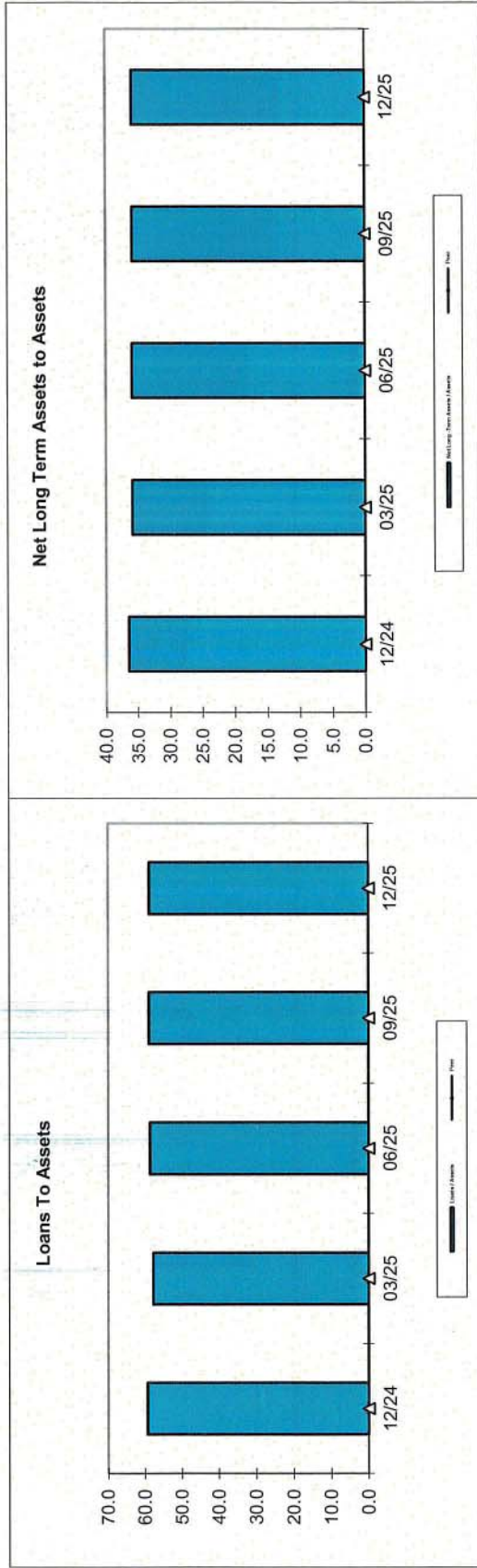
Count of CU in Peer Group : N/A

Return to cover

02/18/2026

CU Name: N/A

Peer Group: N/A



Summary Financial Information									
Return to cover									
02/18/2026									
CU Name: N/A									
Peer Group: N/A									
For Charter: N/A									
Count of CU: 49									
Asset Range: N/A									
Criteria: Region: Nation * Peer Group: All * Reporting State = AL * Types Included: All Federally Insured									
Count of CU in Peer Group: N/A									
	Dec-2024	Mar-2025	Jun-2025	Sep-2025	Dec-2025	% Chg	Amount	% Chg	Amount
ASSETS:	Amount	Amount	Amount	Amount	Amount	% Chg	Amount	% Chg	Amount
Cash & Other Deposits ¹	2,386,462,265	2,828,598,505	2,629,898,912	2,570,150,494	2,790,957,503	-7.0	2,790,957,503	-2.3	2,790,957,503
Total Investments	4,958,950,081	5,095,227,795	5,127,626,144	5,167,538,874	5,024,779,280	0.8	5,024,779,280	0.8	5,024,779,280
Loans Held for Sale	2,885,500	3,163,239	2,894,788	3,783,369	3,085,352	-8.5	3,085,352	30.7	3,085,352
Total Loans	12,367,960,889	12,444,489,612	12,705,900,252	12,805,129,473	12,947,278,620	0.6	12,947,278,620	0.8	12,947,278,620
(Allowance for Loan & Lease Losses or Allowance for Credit Losses on Loans & Leases)	(102,302,767)	(104,401,197)	(110,171,865)	(105,781,891)	(107,243,270)	5.5	(107,243,270)	-4.0	(107,243,270)
Land And Building	446,875,053	452,625,931	453,917,437	456,984,055	462,780,541	1.3	462,780,541	0.7	462,780,541
Other Fixed Assets	63,731,696	61,105,783	65,126,857	62,035,379	64,654,901	-4.1	64,654,901	-4.7	64,654,901
NCUSIF Deposit	162,660,192	167,778,425	168,833,952	169,369,789	172,250,473	3.1	172,250,473	0.3	172,250,473
All Other Assets	558,544,472	553,634,644	590,204,832	587,881,708	606,127,886	-0.9	606,127,886	-0.4	606,127,886
TOTAL ASSETS	20,845,767,381	21,502,222,737	21,634,231,309	21,717,091,250	21,964,671,286	3.1	21,964,671,286	0.6	21,964,671,286
LIABILITIES, SHARES & EQUITY:									
Accounts Payable, Accrued Interest on Borrowings, & Other Liabilities ²	147,031,380	150,219,053	160,231,067	157,979,767	146,775,176	2.2	146,775,176	-1.4	146,775,176
Accrued Dividends & Interest Payable on Shares & Deposits	17,871,137	17,559,767	16,916,821	17,904,455	18,902,433	-1.7	18,902,433	5.8	18,902,433
Allowance for Credit Losses on Off-Balance Sheet Credit Exposures	46,372	46,445	47,161	46,977	46,639	0.2	46,639	-0.4	46,639
Borrowings Notes & Interest Payable	396,511,446	380,476,894	452,225,534	458,408,232	456,313,905	-4.0	456,313,905	1.4	456,313,905
Total Shares & Deposits	18,533,999,557	19,082,235,955	19,056,854,541	19,012,268,939	19,189,994,637	3.0	19,189,994,637	-0.2	19,189,994,637
TOTAL LIABILITIES	19,095,459,892	19,630,538,114	19,686,275,124	19,646,608,370	19,812,032,790	2.8	19,812,032,790	0.2	19,812,032,790
Undivided Earnings	1,684,343,765	1,777,989,521	1,827,863,732	1,880,085,014	1,911,027,803	5.6	1,911,027,803	2.9	1,911,027,803
Other Reserves	65,963,724	93,696,102	120,292,453	190,397,866	241,610,693	42.0	241,610,693	58.3	241,610,693
TOTAL EQUITY	1,750,307,489	1,871,684,623	1,947,956,185	2,070,482,880	2,152,638,496	6.9	2,152,638,496	6.3	2,152,638,496
TOTAL LIABILITIES, SHARES, & EQUITY	20,845,767,381	21,502,222,737	21,634,231,309	21,717,091,250	21,964,671,286	3.1	21,964,671,286	0.6	21,964,671,286
INCOME & EXPENSE									
Interest Income*	947,580,547	244,236,987	499,555,412	760,332,876	1,023,436,685	3.1	1,023,436,685	1.5	1,023,436,685
Interest Expense*	397,040,622	99,243,913	196,470,415	293,183,574	389,239,063	0.0	389,239,063	-0.5	389,239,063
Net Interest Income*	550,539,925	144,993,074	303,084,997	467,149,302	634,197,622	5.3	634,197,622	2.8	634,197,622
Provision for Loan/Lease Losses or Total Credit Loss Expense*	70,527,215	17,588,140	32,764,076	47,937,960	64,562,822	-0.2	64,562,822	-2.5	64,562,822
Non-Interest Income*	289,807,630	72,803,424	150,802,238	231,298,572	309,500,376	0.5	309,500,376	2.3	309,500,376
Non-Interest Expense*	654,010,760	166,845,335	341,445,499	518,865,450	698,846,493	2.0	698,846,493	1.3	698,846,493
NET INCOME (LOSS)	115,809,580	33,363,023	79,677,660	131,644,464	180,288,683	15.2	180,288,683	10.1	180,288,683
TOTAL CU's	51	51	50	49	49	0.0	49	-2.0	49
* Income/Expense items are year-to-date while the related %change ratios are annualized.									
# Means the number is too large to display in the cell									
¹ Prior to March 2022, Time and Other Deposits were included in Investments									
² Prior to 3/31/22 includes "Subordinated Debt Included in Net Worth" and "Non-Trading Derivative Liabilities"									
1. Summary Financial									

	Supplemental Ratios**				
Return to cover	For Charter : N/A				
02/18/2026	Count of CU : 49				
CU Name: N/A	Asset Range : N/A				
Peer Group: N/A	Region: Nation * Peer Group: All * Reporting State = 'AL' *				
	Types Included: All Federally Insured State Credit Unions				
	Criteria :				
	Count of CU in Peer Group : N/A				
	Dec-2024	Mar-2025	Jun-2025	Sep-2025	Dec-2025
Allowance for Loan & Lease Losses or Allowance for Credit Losses to Delinquent Loans	95.31	117.12	116.59	105.93	94.39
ALL REAL ESTATE LOAN DELINQUENCY (COMMERCIAL AND NON-COMMERCIAL)					
All Real Estate Loans DO >= 30 Days / All Real Estate Loans	1.58	1.66	0.93	1.14	1.89
All Real Estate Loans DO >= 60 Days / All Real Estate Loans	0.48	0.42	0.39	0.55	0.66
SPECIALIZED LENDING RATIOS					
Indirect Loans Outstanding / Total Loans	20.08	20.06	20.19	19.87	19.47
Participation Loans Outstanding / Total Loans	2.77	2.69	2.82	2.70	3.03
Participation Loans Purchased YTD / Total Loans Granted YTD	1.16	1.48	2.06	2.57	2.71
Participation Loans Sold YTD / Total Assets *	0.48	0.17	0.10	0.47	0.46
Total Commercial Loans / Total Assets	9.26	9.16	9.33	9.55	9.71
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD	0.07	0.04	0.14	0.19	0.41
REAL ESTATE LENDING RATIOS					
Total Fixed Rate 1- to 4-Family and Other Non-Commercial RE / Total Assets	13.71	13.31	13.29	13.21	13.29
Total Fixed Rate 1- to 4-Family and Other Non-Commercial RE / Total Loans	23.11	23.00	22.63	22.40	22.55
Total Fixed Rate 1- to 4-Family and Other Non-Commercial RE Granted YTD / Total Loans Granted YTD	10.28	10.12	10.63	11.08	11.23
1- to 4-Family RE Loans secured by First Lien Sold YTD / 1- to 4-Family RE Loans secured by First Lien Granted YTD	15.72	13.35	13.17	13.19	13.92
MISCELLANEOUS RATIOS					
Mortgage Servicing Assets / Net Worth	0.06	0.06	0.06	0.06	0.05
Unused Commitments / Cash & ST Investments	52.64	48.76	51.53	52.66	51.76
Short Term Liabilities / Total Shares and Deposits plus Borrowings	40.90	40.91	41.38	41.77	42.28
# Means the number is too large to display in the cell					
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)					
**Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.					
				3. Supplemental Ratios	

Return to cover		Assets		Peer Group		Region		Nation		State = 'AL'		* Types Included: All Federally Insured	
02/18/2026		For Charter : N/A		Count of CU : 49		Criteria : Region		Nation		State = 'AL'		* Types Included: All Federally Insured	
CU Name: N/A		Asset Range : N/A		Count of CU in Peer Group : N/A		Mar-2025		Jun-2025		Sep-2025		Dec-2025	
Peer Group: N/A		Dec-2024		% Chg		% Chg		% Chg		% Chg		% Chg	
ASSETS													
CASH AND DEPOSITS													
Cash and Currency	248,581,353	227,094,852	-8.6	234,089,721	3.1	229,609,698	-1.9	229,705,414	0.0	229,705,414	0.0	229,705,414	0.0
Cash Items in Process of Collection	28,192,366	82,948,433	194.2	81,449,265	-1.8	76,349,596	-6.3	57,836,689	-24.2	57,836,689	-24.2	57,836,689	-24.2
Total Cash On Hand	276,773,719	310,043,285	12.0	315,538,986	1.8	305,959,294	-3.0	287,542,103	-6.0	287,542,103	-6.0	287,542,103	-6.0
Cash On Deposit													
Cash on Deposit in Corporate Credit Unions	1,360,896,985	1,577,764,100	15.9	1,452,979,893	-7.9	1,494,953,353	2.9	1,704,938,570	14.0	1,704,938,570	14.0	1,704,938,570	14.0
Cash on Deposit in a Federal Reserve Bank	408,228,674	575,394,174	40.9	482,872,507	-16.1	413,670,174	-14.3	423,593,305	2.4	423,593,305	2.4	423,593,305	2.4
Cash on Deposit in Other Financial Institutions	80,928,296	89,520,238	10.6	92,641,301	3.5	86,404,566	-6.7	95,527,881	10.6	95,527,881	10.6	95,527,881	10.6
Total Cash on Deposit	1,849,993,955	2,242,678,512	21.2	2,028,493,691	-9.6	1,995,028,093	-1.6	2,224,059,756	11.5	2,224,059,756	11.5	2,224,059,756	11.5
Time deposits in commercial banks, S&Ls, savings banks, natural person credit unions, or corporate credit unions	268,112,923	274,295,040	6.3	284,284,567	3.6	287,553,521	-5.9	277,746,058	3.8	277,746,058	3.8	277,746,058	3.8
All other deposits ¹	1,581,668	1,581,668	0.0	1,581,668	0.0	1,609,586	1.8	1,609,586	0.0	1,609,586	0.0	1,609,586	0.0
TOTAL CASH AND OTHER DEPOSITS	2,386,462,265	2,828,598,505	18.5	2,629,898,912	-7.0	2,570,150,494	-2.3	2,790,957,503	8.6	2,790,957,503	8.6	2,790,957,503	8.6
INVESTMENT SECURITIES													
Equity Securities	3,522,208	3,389,962	-3.8	3,581,290	5.6	3,740,283	4.4	3,788,960	1.3	3,788,960	1.3	3,788,960	1.3
Trading Debt Securities	0	0	N/A	0	N/A	0	N/A	0	N/A	0	N/A	0	N/A
Available-for-Sale Debt Securities	4,575,914,048	4,628,144,951	1.1	4,658,902,909	0.7	4,703,229,836	1.0	4,704,851,063	0.0	4,704,851,063	0.0	4,704,851,063	0.0
Held-to-Maturity Debt Securities	146,500,579	143,992,555	-1.7	142,414,048	-1.1	138,728,932	-2.6	123,325,931	-11.1	123,325,931	-11.1	123,325,931	-11.1
Allowance for Credit Losses on HTM Debt Securities	9,235	9,257	0.2	9,279	0.2	26,500	185.6	38,800	48.4	38,800	48.4	38,800	48.4
TOTAL INVESTMENT SECURITIES	4,725,927,600	4,775,518,211	1.0	4,804,888,968	0.6	4,845,672,551	0.8	4,831,927,154	-0.3	4,831,927,154	-0.3	4,831,927,154	-0.3
OTHER INVESTMENTS													
Nonperpetual Contributed Capital	8,768,077	8,768,225	0.0	4,007,834	-54.3	5,132,959	28.1	5,316,428	3.6	5,316,428	3.6	5,316,428	3.6
Perpetual Contributed Capital	99,578,238	99,773,633	0.2	124,893,472	25.2	128,581,849	3.0	128,386,807	-0.2	128,386,807	-0.2	128,386,807	-0.2
All Other Investments ²	124,678,166	211,167,726	69.4	193,835,870	-8.2	188,151,515	-2.9	59,148,891	-68.6	59,148,891	-68.6	59,148,891	-68.6
TOTAL OTHER INVESTMENTS	233,022,481	319,709,584	37.2	322,737,176	0.9	321,866,323	-0.3	192,852,126	-40.1	192,852,126	-40.1	192,852,126	-40.1
LOANS HELD FOR SALE													
LOANS AND LEASES	2,885,500	3,163,239	9.6	2,894,788	-8.5	3,783,369	30.7	3,085,352	-18.4	3,085,352	-18.4	3,085,352	-18.4
Consumer Loans (Non-Residential, Non-Commercial)	6,026,917,212	6,004,992,244	-0.4	6,109,912,414	1.7	6,057,377,234	-0.9	6,067,492,763	0.2	6,067,492,763	0.2	6,067,492,763	0.2
1- to 4-Family Residential Property Loans/Lines of Credit	4,320,454,646	4,372,117,336	1.2	4,467,632,985	2.2	4,560,391,971	2.1	4,630,724,884	1.5	4,630,724,884	1.5	4,630,724,884	1.5
All Other (Non-Commercial) Real Estate Loans/Lines of Credit	90,411,835	97,518,363	7.9	109,439,954	12.2	113,174,783	3.4	115,742,266	2.3	115,742,266	2.3	115,742,266	2.3
Commercial Loans/Lines of Credit Real Estate Secured	1,691,740,642	1,731,815,406	2.4	1,738,269,010	0.4	1,830,325,594	5.3	1,888,092,697	3.2	1,888,092,697	3.2	1,888,092,697	3.2
Commercial Loans/Lines of Credit Not Real Estate Secured	238,436,551	238,046,256	-0.2	280,645,888	17.9	243,859,886	-13.1	245,226,002	0.6	245,226,002	0.6	245,226,002	0.6
TOTAL LOANS & LEASES	12,387,960,889	12,444,489,612	0.6	12,705,900,252	2.1	12,805,129,473	0.8	12,947,278,620	1.1	12,947,278,620	1.1	12,947,278,620	1.1
(ALLOWANCE FOR LOAN & LEASE LOSSES OR ALLOWANCE FOR CREDIT LOSSES ON LOAN & LEASES)													
OTHER ASSETS	(102,302,767)	(104,401,197)	2.1	(110,171,865)	5.5	(105,781,891)	-4.0	(107,243,270)	1.4	(107,243,270)	1.4	(107,243,270)	1.4
Foreclosed and Repossessed Assets	10,726,554	12,453,313	16.1	12,301,066	-1.2	12,107,936	-1.6	11,564,360	-4.5	11,564,360	-4.5	11,564,360	-4.5
Land and Building	446,875,053	452,625,931	1.3	453,917,437	0.3	456,984,055	0.7	462,780,541	1.3	462,780,541	1.3	462,780,541	1.3
Other Fixed Assets	63,731,696	61,105,783	-4.1	65,126,857	6.6	62,035,379	-4.7	64,654,901	4.2	64,654,901	4.2	64,654,901	4.2
NCUA Share Insurance Capitalization Deposit	162,660,192	167,778,425	3.1	169,833,952	0.6	169,369,789	-0.3	172,250,473	1.7	172,250,473	1.7	172,250,473	1.7
Intangible Assets	66,491,833	63,603,201	-4.3	63,488,047	-0.2	62,324,499	-1.8	61,844,240	-0.8	61,844,240	-0.8	61,844,240	-0.8
Other Assets	481,326,085	477,578,130	-0.8	514,415,719	7.7	513,449,273	-0.2	532,719,286	3.8	532,719,286	3.8	532,719,286	3.8
TOTAL OTHER ASSETS	1,231,811,413	1,235,144,783	0.3	1,278,083,078	3.5	1,276,270,931	-0.1	1,305,813,801	2.3	1,305,813,801	2.3	1,305,813,801	2.3
TOTAL ASSETS	20,845,767,381	21,502,222,737	3.1	21,634,231,309	0.6	21,717,091,250	0.4	21,964,671,286	1.1	21,964,671,286	1.1	21,964,671,286	1.1
TOTAL CUs	51	51	0.0	50	-2.0	49	-2.0	49	0.0	49	0.0	49	0.0

Means the number is too large to display in the cell

¹ Prior to 3/31/22, this amount includes Cash Equivalents, Deposits in commercial banks, S&Ls, savings banks, Loans to and Investments in natural person credit unions, and All other investments in corporate credit unions.

² Prior to March 2022, Loans to, deposits in, and Investments in natural person credit unions are included in All Other Investments, March 2022 and forward, loans to natural person credit unions are included in Loans and deposits and Investments in natural person credit unions are included in Cash and Other Deposits.

	Delinquent Loan Information					Jun-2025	% Chg	Sep-2025	% Chg	Dec-2025	% Chg
	For Charter : N/A										
	Count of CU : 49										
CU Name:	Asset Range : N/A					Criteria : Region: Nation * Peer Group: All * Reporting_State = 'AL' * Types Included: All Federally Insured					
Peer Group:	N/A					Count of CU in Peer Group : N/A					
DELINQUENCY SUMMARY - ALL LOAN TYPES											
30 to 59 Days Delinquent	176,174,603	178,176,539	1.1	127,964,679	-28.2	135,643,153	6.0	190,476,140	40.4		
60 to 89 Days Delinquent ¹	49,592,302	36,427,553	-26.5	41,298,756	13.4	46,534,686	12.7	50,709,966	9.0		
90 to 179 Days Delinquent ¹	41,977,384	35,517,584	-15.4	38,087,104	7.2	32,778,018	-13.9	46,822,702	42.8		
180 to 359 Days Delinquent	13,718,047	15,111,113	10.2	12,566,263	-16.8	17,308,189	37.7	12,315,635	-28.8		
> = 360 Days Delinquent	2,043,674	2,084,491	2.0	2,541,728	21.9	3,242,321	27.6	3,764,191	16.1		
Total Delinquent Loans - All Types (> = 60 Days)	107,331,407	89,140,741	-16.9	94,493,851	6.0	99,863,214	5.7	113,612,494	13.8		
% Delinquent Loans / Total Loans	0.87	0.72	-17.5	0.74	3.8	0.78	4.9	0.88	12.5		
Amount of Loans in Non-Accrual Status	61,728,759	56,573,025	-8.4	55,286,520	-2.3	60,432,898	9.3	69,502,576	15.0		
COMMERCIAL LOAN DELINQUENCY RATIOS¹											
% Comm Lns > = 30 Days Delinquent	1.34	1.36	1.3	0.99	-26.8	1.24	25.0	1.51	21.9		
% Comm Lns > = 60 Days Delinquent	0.37	0.37	0.9	0.58	55.6	0.74	26.1	0.46	-37.7		
DELINQUENT LOANS BY CATEGORY:											
Unsecured Credit Card Loans											
30 to 59 Days Delinquent	6,911,389	5,873,364	-15.0	6,561,239	11.7	5,274,871	-19.6	7,178,430	36.1		
60 to 89 Days Delinquent ¹	1,541,084	1,401,260	-9.1	1,718,603	22.6	1,584,670	-7.8	1,966,663	24.1		
90 to 179 Days Delinquent ¹	2,060,013	1,391,814	-32.4	1,250,404	-10.2	1,484,060	18.7	1,970,092	32.8		
180 to 359 Days Delinquent	119,478	116,302	-2.7	136,534	17.4	57,063	-58.2	79,453	39.2		
> = 360 Days Delinquent	0	39,396	N/A	89	-99.8	5,920	6,551.7	89	-98.5		
Total Delinquent Credit Card Lns (> = 60 Days)	3,720,575	2,948,772	-20.7	3,105,630	5.3	3,131,713	0.8	4,016,287	28.2		
Credit Cards delinquent > = 60 Days / Total Credit Card Loans %	1.21	0.98	-19.2	1.02	4.1	1.02	0.6	1.27	24.1		
Payday Alternative Loans (PAL I and PAL II loans) (FCUs Only)											
30 to 59 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A		
60 to 89 Days Delinquent ¹	0	0	N/A	0	N/A	0	N/A	0	N/A		
90 to 179 Days Delinquent ¹	0	0	N/A	0	N/A	0	N/A	0	N/A		
180 to 359 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A		
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A		
Total PAL I and II Loans Delinquent > = 60 Days	0	0	N/A	0	N/A	0	N/A	0	N/A		
PAL I and II Loans delinquent > = 60 Days / Total PAL I and II Loans %	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A		
Non-Federally Guaranteed Student Loans											
30 to 59 Days Delinquent	194,191	112,706	-42.0	282,378	150.5	35,545	-87.4	89,574	152.0		
60 to 89 Days Delinquent ¹	25,415	38,749	52.5	16,626	-57.1	104,863	530.7	97,688	-6.8		
90 to 179 Days Delinquent ¹	57,215	0	-100.0	67,708	N/A	69,735	3.0	176,461	153.0		
180 to 359 Days Delinquent	19,239	19,389	0.8	0	-100.0	0	N/A	0	N/A		
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A		
Total Non-Federally Guaranteed Student Loans Delinquent > = 60 Days	101,869	58,138	-42.9	84,334	45.1	174,598	107.0	274,149	57.0		
Non-Federally Guaranteed Student Loans Delinquent > = 60 Days / Total Non-Federally Guaranteed Student Loans %	2.64	1.54	-41.9	2.27	48.0	4.85	113.7	7.91	63.0		
# Means the number is too large to display in the cell											
¹ Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days delinquent.											
											9. Delinquent Loans

	Dec-2024	Mar-2025	% Chg	Jun-2025	% Chg	Sep-2025	% Chg	Dec-2025	% Chg
Return to cover									
02/18/2026									
CU Name: N/A									
Peer Group: N/A									
	Loan Losses								
	For Charter : N/A								
	Count of CU : 49								
	Asset Range : N/A								
	Criteria : Region: Nation * Peer Group: All * Reporting_State = 'AL' * Types Included: All Federally Insured								
	Count of CU in Peer Group : N/A								
	Dec-2024	Mar-2025	% Chg	Jun-2025	% Chg	Sep-2025	% Chg	Dec-2025	% Chg
LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)									
Total Loans Charged Off Year-to-Date*	85,556,096	22,052,954	3.1	41,549,478	-5.8	63,842,785	2.4	84,984,652	-0.2
Total Loans Recovered Year-to-Date*	22,949,572	6,720,224	17.1	12,830,743	-4.5	19,064,215	-0.9	25,349,974	-0.3
NET CHARGE OFFS (\$\$)	62,606,524	15,332,730	-2.0	28,718,735	-6.3	44,778,570	3.9	59,634,678	-0.1
Net Charge-Offs / Average Loans %**	0.52	0.49	-4.7	0.46	-7.3	0.47	3.5	0.47	-0.7
Total Delinquent Loans & Year-to-Date Net Charge-Offs	169,937,931	104,473,471	-38.5	123,212,586	17.9	144,641,784	17.4	173,247,172	19.8
Combined Delinquency and Net Charge Off Ratio	1.39	1.21	-12.7	1.20	-0.7	1.25	4.4	1.35	7.5
LOAN LOSS SUMMARY BY LOAN TYPE									
Unsecured Credit Card Lns Charged Off*	8,216,186	2,336,493	13.8	4,137,064	-11.5	6,242,524	0.6	8,633,436	3.7
Unsecured Credit Card Lns Recovered*	1,520,559	435,438	14.5	896,288	2.9	1,325,245	-1.4	1,696,429	-4.0
Unsecured Credit Card Net Charge Offs*	6,695,627	1,901,055	13.6	3,240,776	-14.8	4,917,279	1.2	6,937,007	5.8
Unsecured Credit Card Net Charge Offs / Avg Credit Card Loans**	2.21	2.50	12.9	2.11	-15.3	2.14	1.0	2.22	4.1
PALS I and PALS II Charged Off (FCU Only)*	0	0	N/A	0	N/A	0	N/A	0	N/A
PALS I and PALS II Recovered (FCU Only)*	0	0	N/A	0	N/A	0	N/A	0	N/A
PALS I and PALS II Net Charge Offs (FCU Only)*	0	0	N/A	0	N/A	0	N/A	0	N/A
PALS I and PALS II Net Charge Offs / Avg PALS I and PALS II Loans** (FCU Only)	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
Non-Federally Guaranteed Student Loans Charged Off*	108,508	0	-100.0	0	N/A	33,963	N/A	33,963	-25.0
Non-Federally Guaranteed Student Loans Recovered*	86,209	23,250	7.9	25,600	-44.9	27,950	-27.2	30,510	-18.1
Non-Federally Guaranteed Student Loans Net Charge Offs*	22,299	-23,250	-517.1	-25,600	44.9	6,013	115.7	3,453	-56.9
Non-Federally Guaranteed Student Loan Net Charge Offs / Avg Non-Federally Guaranteed Student Loans**	0.55	-2.43	-543.7	-1.35	44.4	0.22	115.9	0.09	-56.2
All Other Unsecured Loans/Lines of Credit Charged Off*	22,087,855	5,539,872	0.3	10,069,820	-9.1	15,666,936	3.7	21,208,739	1.5
All Other Unsecured Loans/Lines of Credit Recovered*	4,267,560	1,351,011	26.6	2,817,044	4.3	3,612,497	-14.5	4,609,861	-4.3
All Other Unsecured Loans/Lines of Credit Net Charge Offs*	17,820,295	4,188,861	-6.0	7,252,776	-13.4	12,054,439	10.8	16,598,878	3.3
All Other Unsecured Loans/Lines of Credit Net Charge Offs / Avg All Other Unsecured Loans/Lines of Credit**	3.96	3.66	-7.7	3.14	-14.1	3.50	11.6	3.63	3.6
New Vehicle Loans Charged Off*	5,391,634	1,771,251	31.4	2,730,372	-22.9	4,001,493	-2.3	5,440,669	2.0
New Vehicle Loans Recovered*	1,341,202	506,111	50.9	1,003,279	-0.9	1,525,022	1.3	2,053,352	1.0
New Vehicle Loans Net Charge Offs*	4,050,432	1,265,140	24.9	1,727,093	-31.7	2,476,471	-4.4	3,387,317	2.6
New Vehicle Loans Net Charge Offs / Avg New Vehicle Loans**	0.40	0.52	30.0	0.36	-31.7	0.34	-4.0	0.35	2.1
Used Vehicle Loans Charged Off*	43,457,482	10,774,983	-8.8	20,358,816	-5.5	31,868,355	4.4	41,281,926	-2.8
Used Vehicle Loans Recovered*	13,863,762	3,041,779	-12.2	6,387,284	5.0	9,675,911	1.0	13,304,025	3.1
Used Vehicle Loans Net Charge Offs*	29,593,720	7,733,204	4.5	13,971,532	-9.7	22,192,444	5.9	27,977,901	-5.4
Used Vehicle Loans Net Charge Offs / Avg Used Vehicle Loans**	0.91	0.96	6.5	0.87	-9.6	0.93	6.4	0.88	-5.4
Total Vehicle Loans Net Charge Offs / Avg Total Vehicle Loans**	0.79	0.86	9.5	0.75	-12.7	0.79	5.2	0.75	-4.7
Leases Receivable Charged Off*	0	0	N/A	0	N/A	48,943	N/A	0	-100.0
Leases Receivable Recovered*	0	0	N/A	0	N/A	95,991	N/A	0	-100.0
Leases Receivable Net Charge Offs*	0	0	N/A	0	N/A	-47,048	N/A	0	100.0
Leases Receivable Net Charge Offs / Avg Leases Receivable**	0.00	0.00	N/A	0.00	N/A	-38.19	N/A	0.00	100.0
All Other Secured Non-Real Estate Loans/Lines of Credit Charged Off*	3,223,105	1,374,083	70.5	2,973,256	8.2	4,470,521	0.2	6,234,842	4.6
All Other Secured Non-Real Estate Loans/Lines of Credit Recovered*	1,307,798	1,134,742	247.1	1,333,765	-41.2	2,292,644	14.6	2,815,466	-7.9
All Other Secured Non-Real Estate Loans/Lines of Credit Net Charge Offs*	1,915,307	239,341	-50.0	1,639,491	242.5	2,177,877	-11.4	3,419,376	17.8
All Other Secured Non-Real Estate Loans/Lines of Credit Net Charge Offs / Avg All Other Secured Non-Real Estate Loans/Lines of Credit**	0.19	0.09	-53.0	0.29	227.1	0.26	-11.1	0.31	17.7
FORECLOSED AND REPOSSESSED ASSETS									
Commercial	782,246	1,326,246	69.5	1,928,321	45.4	1,878,154	-2.6	1,805,395	-3.9
Real Estate - Non-Commercial	2,067,376	2,318,920	12.2	2,873,850	23.9	2,444,882	-14.9	2,375,177	-2.9
Vehicle - Non-Commercial	7,023,300	7,801,553	11.1	6,282,057	-19.3	6,815,372	8.3	6,567,907	-3.6
Other - Non-Commercial	853,632	1,006,594	17.9	1,206,838	19.9	969,528	-19.7	815,881	-15.8
Total Foreclosed and Repossessed Assets	10,726,554	12,453,313	16.1	12,301,066	-1.2	12,107,936	-1.6	11,564,360	-4.5
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
** Amounts are year-to-date while the related percent change ratios are annualized.									
14. Loan Losses									

Indirect Loans									
For Charter : N/A									
Count of CU : 49									
Asset Range : N/A									
Criteria : Region: Nation * Peer Group: All * Reporting_State = 'AL' * Types Included: All Federally Insured									
Count of CU in Peer Group : N/A									
	Dec-2024	Mar-2025	% Chg	Jun-2025	% Chg	Sep-2025	% Chg	Dec-2025	% Chg
INDIRECT LOANS AMOUNT OUTSTANDING:									
New and Used Vehicle Indirect Loans	1,862,339,318	1,838,353,220	-1.3	1,804,634,218	-1.8	1,770,122,697	-1.9	1,729,667,833	-2.3
First Lien and Junior Lien Residential Indirect Loans	106,506,869	104,577,073	-1.8	102,551,490	-1.9	100,088,976	-2.4	98,579,635	-1.5
Commercial Indirect Loans	4,566,331	4,544,501	-0.5	4,520,423	-0.5	4,496,093	-0.5	4,471,507	-0.5
All Other Indirect Loans	509,949,211	548,695,317	7.6	653,452,453	19.1	670,012,095	2.5	688,218,447	2.7
TOTAL OUTSTANDING AMOUNT INDIRECT LOANS	2,483,363,729	2,496,170,111	0.5	2,565,158,584	2.8	2,544,719,861	-0.8	2,520,937,422	-0.9
Indirect Loans Outstanding / Total Loans %	20.08	20.06	-0.1	20.19	0.6	19.87	-1.6	19.47	-2.0
INDIRECT LOANS NUMBER OUTSTANDING:									
New and Used Vehicle Indirect Loans	84,952	86,854	2.2	85,460	-1.6	84,991	-0.5	84,625	-0.4
First Lien and Junior Lien Residential Indirect Loans	1,863	1,831	-1.7	1,794	-2.0	1,767	-1.5	1,735	-1.8
Commercial Indirect Loans	3	3	0.0	3	0.0	3	0.0	3	0.0
All Other Indirect Loans	46,347	47,373	2.2	51,605	8.9	49,673	-3.7	50,078	0.8
TOTAL NUMBER OUTSTANDING INDIRECT LOANS	133,165	136,061	2.2	138,862	2.1	136,434	-1.7	136,441	0.0
DELINQUENT INDIRECT LOANS									
Total Delinquent Indirect Lns (>= 60 Days)	33,802,551	30,942,148	-8.5	25,994,132	-16.0	28,153,891	8.3	32,094,071	14.0
Indirect Loans Delinquent >= 60 Days / Total Indirect Loans %	1.36	1.24	-8.9	1.01	-18.3	1.11	9.2	1.27	15.1
INDIRECT LOAN LOSSES									
Indirect Loans Charged Off*	31,236,548	8,639,935	10.6	15,397,150	-10.9	23,999,398	3.9	31,463,908	-1.7
Indirect Loans Recovered*	10,132,185	2,552,260	0.8	4,980,990	-2.4	7,582,597	1.5	10,661,213	5.5
Indirect Loans Net Charge Offs*	21,104,363	6,087,675	15.4	10,416,160	-14.4	16,416,801	5.1	20,802,695	-5.0
Indirect Loans Net Charge Offs / Avg Indirect Loans %**	0.87	0.98	12.1	0.83	-15.6	0.87	5.5	0.83	-4.5
* Amounts are year-to-date while the related %change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
									15. Indirect Loans

	Commercial Loan Information										
	Return to cover 02/18/2026	For Charter : N/A	Count of CU : 49	Asset Range : N/A	Criteria : Region: Nation * Peer Group: All * Reporting_State = 'AL' * Types Included: All Federally Insured	Count of CU in Peer Group : N/A	Dec-2024	Mar-2025	Jun-2025	Sep-2025	Dec-2025
CU Name: N/A											
Peer Group: N/A											
	Dec-2024	Mar-2025	% Chg	Jun-2025	% Chg	Sep-2025	% Chg	Dec-2025	% Chg		
REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON-MEMBERS)											
Construction and Development	190,667,924	183,047,314	-4.0	150,227,479	-17.9	189,387,333	26.1	188,409,590	-0.5		
Secured by Farmland	73,622,503	69,826,499	-5.2	39,258,819	-43.8	70,705,526	80.1	69,146,058	-2.2		
Secured by Multifamily	291,863,652	314,160,902	7.6	311,558,023	-0.8	329,157,998	5.6	340,559,777	3.5		
Owner Occupied, Non-Farm, Non-Residential Property	418,521,329	425,475,281	1.7	423,961,552	-0.4	460,798,134	8.7	466,436,000	1.2		
Non-Owner Occupied, Non-Farm, Non-Residential Property	717,065,224	739,305,404	3.1	813,263,136	10.0	780,276,601	-4.1	823,541,269	5.5		
Total Real Estate Secured Commercial Loans	1,691,740,632	1,731,815,400	2.4	1,738,269,009	0.4	1,830,325,592	5.3	1,888,092,694	3.2		
NON-REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON-MEMBERS)											
Loans to finance agricultural production and other loans to farmers	14,486,142	14,255,677	-1.6	39,814,673	179.3	8,376,042	-79.0	10,061,698	20.1		
Commercial and Industrial Loans	210,895,340	210,267,821	-0.3	226,785,405	7.9	218,916,540	-3.5	215,292,693	-1.7		
Unsecured Commercial Loans	5,868,779	5,888,568	0.3	6,159,530	4.6	7,546,599	22.5	10,515,325	39.3		
Unsecured Revolving Lines of Credit (Commercial Purpose)	7,186,291	7,634,184	6.2	7,886,282	3.3	9,020,701	14.4	9,356,282	3.7		
Total Non-Real Estate Secured Commercial Loans	238,436,552	238,046,250	-0.2	280,645,890	17.9	243,859,882	-13.1	245,225,998	0.6		
TOTAL COMMERCIAL LOANS:											
Commercial Loans to Members	1,739,425,814	1,769,208,841	1.7	1,814,836,904	2.6	1,860,164,082	2.5	1,925,892,204	3.5		
Purchased Commercial Loans or Participations to Nonmembers	190,751,370	200,652,809	5.2	204,077,995	1.7	214,021,392	4.9	207,426,488	-3.1		
Total Commercial Loans	1,930,177,184	1,969,861,650	2.1	2,018,914,899	2.5	2,074,185,474	2.7	2,133,318,692	2.9		
NUMBER OF COMMERCIAL LOANS OUTSTANDING BY TYPE											
Construction and Development	193	197	2.1	139	-29.4	197	41.7	214	8.6		
Farmland	294	289	-1.7	166	-42.6	273	64.5	276	1.1		
Secured by Multifamily	354	365	3.1	368	0.8	380	3.3	398	4.7		
Owner Occupied, Non-Farm, Non-Residential Property	805	813	1.0	766	-5.8	808	5.5	812	0.5		
Non-Owner Occupied, Non-Farm, Non-Residential Property	1,031	1,038	0.7	1,142	10.0	1,091	-4.5	1,146	5.0		
Total Number of Real Estate Secured Commercial Loans	2,677	2,702	0.9	2,581	-4.5	2,749	6.5	2,846	3.5		
Loans to finance agricultural production and other loans to farmers	187	166	-16.6	262	67.9	125	-52.3	121	-3.2		
Commercial and Industrial Loans	1,831	1,847	0.9	1,954	5.8	1,858	-4.9	1,848	-0.5		
Unsecured Commercial Loans	209	223	6.7	228	2.2	247	8.3	204	-27.4		
Unsecured Revolving Lines of Credit (Commercial Purpose)	489	491	0.4	513	4.5	487	-5.1	532	9.2		
Total Number of Non-Real Estate Secured Commercial Loans	2,716	2,717	0.0	2,957	8.8	2,717	-8.1	2,705	-0.4		
TOTAL NUMBER OF COMMERCIAL LOANS OUTSTANDING											
Number of Outstanding Commercial Loans to Members	5,131	5,144	0.3	5,264	2.3	5,181	-1.6	5,269	1.7		
Number of Outstanding Purchased Commercial Loans or Participation Interests to Nonmembers	262	275	5.0	274	-0.4	285	4.0	282	-1.1		
Total Number of Commercial Loans Outstanding	5,393	5,419	0.5	5,538	2.2	5,466	-1.3	5,551	1.6		
TOTAL COMMERCIAL LOANS LESS UNFUNDED COMMITMENTS	1,930,177,184	1,969,861,650	2.1	2,018,914,899	2.5	2,074,185,474	2.7	2,133,318,692	2.9		
(Total Commercial Loans / Total Assets)%	9.26	9.16	-1.1	9.33	1.9	9.55	2.3	9.71	1.7		
AMOUNT OF COMMERCIAL LOANS GRANTED OR PURCHASED											
Member Commercial Loans Granted YTD*	360,902,898	147,056,643	63.0	255,489,421	-13.1	394,859,485	3.0	573,871,685	9.0		
Purchased or Participation Interests to Nonmembers*	29,529,035	13,377,057	81.2	23,785,755	-11.1	37,448,532	5.0	42,973,574	-13.9		
MISCELLANEOUS LOAN INFORMATION											
Agricultural Related Commercial Loans Outstanding Balance	88,108,645	84,082,176	-4.6	79,073,492	-6.0	79,081,568	0.0	79,207,756	0.2		
Outstanding Agricultural Related Loans - Number	481	445	-7.5	428	-3.8	398	-7.0	397	-0.3		
Commercial Loans and Participations Sold- Servicing Rights Retained- Outstanding*	46,955,773	70,783,340	503.0	67,889,696	-52.0	66,456,316	-34.7	68,758,713	-22.4		
Commercial Loans and Participations Sold--no servicing rights-- YTD	6,500,000	0	-100.0	0	N/A	0	N/A	0	N/A		
Total Member Business Loans - (NMBLB)	9.30	9.23	-0.8	8.49	-8.0	9.54	12.4	9.67	1.3		
(NMBLB / Total Assets)%											
20. Commercial Loans											

* Amounts are year-to-date and the related % change ratios are annualized.

Investments									
For Charter : N/A									
Count of CU : 49.0									
Asset Range : N/A									
Criteria : Region: Nation * Peer Group: All * Reporting_State = 'AL' * Types Included: All Federally Insured									
Count of CU in Peer Group : N/A									
	Dec-2024	Mar-2025	% Chg	Jun-2025	% Chg	Sep-2025	% Chg	Dec-2025	% Chg
INVESTMENT SECURITIES									
EQUITY SECURITIES									
Common Stock	148,000	143,000	-3.4	142,500	-0.3	0	-100.0	0	N/A
Registered Investment Companies	898,998	801,489	-10.8	841,245	5.0	986,783	17.3	996,479	1.0
Other Equities	2,475,210	2,445,473	-1.2	2,597,545	6.2	2,753,500	6.0	2,792,481	1.4
TOTAL EQUITY SECURITIES	3,522,208	3,389,962	-3.8	3,581,290	5.6	3,740,283	4.4	3,788,960	1.3
TRADING DEBT SECURITIES									
US Government Obligations	0	0	N/A	0	N/A	0	N/A	0	N/A
Federal Agency Securities - Guaranteed - Debt Instruments	0	0	N/A	0	N/A	0	N/A	0	N/A
Federal Agency Securities - Guaranteed - Non-Debt Instruments	0	0	N/A	0	N/A	0	N/A	0	N/A
Federal Agency Securities - Non-Guaranteed	0	0	N/A	0	N/A	0	N/A	0	N/A
Non-Federal Agency Asset-Backed Securities - Senior Tranches	0	0	N/A	0	N/A	0	N/A	0	N/A
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	0	0	N/A	0	N/A	0	N/A	0	N/A
Securities Issued by States and Political Subdivisions in the U.S.	0	0	N/A	0	N/A	0	N/A	0	N/A
Debt Securities Issued by Depositories, Banks, and Credit Unions	0	0	N/A	0	N/A	0	N/A	0	N/A
All Other Trading Debt Securities	0	0	N/A	0	N/A	0	N/A	0	N/A
TOTAL TRADING DEBT SECURITIES	0	0	N/A	0	N/A	0	N/A	0	N/A
AVAILABLE-FOR-SALE (AFS) DEBT SECURITIES AT AMORTIZED COST									
US Government Obligations	187,176,347	175,443,438	-6.3	161,534,001	-7.9	138,823,085	-14.1	126,373,335	-9.0
Federal Agency Securities - Guaranteed - Debt Instruments	2,548,069,158	2,505,064,034	-1.7	2,452,305,648	-2.1	2,425,118,759	-1.1	2,371,156,207	-2.2
Federal Agency Securities - Guaranteed - Non-Debt Instruments	1,938,840,951	1,974,644,263	1.8	2,058,447,357	4.2	2,094,246,576	1.7	2,132,220,733	1.8
Federal Agency Securities - Non-Guaranteed	0	0	N/A	0	N/A	0	N/A	0	N/A
Non-Federal Agency Asset-Backed Securities - Senior Tranches	70,533,000	68,172,014	-3.3	65,899,351	-3.3	62,006,764	-5.9	59,786,985	-3.6
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	0	0	N/A	0	N/A	0	N/A	0	N/A
Securities Issued by States and Political Subdivisions in the U.S.	345,918,267	341,808,462	-1.2	337,049,071	-1.4	331,748,841	-1.6	337,094,666	1.6
Debt Securities Issued by Depositories, Banks, and Credit Unions	26,697,953	23,056,801	-13.6	18,028,023	-21.8	15,387,992	-14.6	12,954,077	-15.8
All Other Available-for-Sale Debt Securities at Amortized Cost	5,705,485	2,197,446	-61.5	2,223,075	1.2	4,234,385	90.5	4,212,723	-0.5
TOTAL AFS DEBT SECURITIES AT AMORTIZED COST	5,122,941,161	5,090,386,458	-0.6	5,095,486,526	0.1	5,071,566,402	-0.5	5,043,798,726	-0.5
AFS DEBT SECURITIES AT FAIR VALUE									
US Government Obligations	176,071,299	166,594,157	-5.4	154,155,222	-7.5	132,844,733	-13.8	121,462,382	-8.6
Federal Agency Securities - Guaranteed - Debt Instruments	2,311,854,161	2,308,524,765	-0.1	2,270,201,039	-1.7	2,270,519,217	0.0	2,230,193,522	-1.8
Federal Agency Securities - Guaranteed - Non-Debt Instruments	1,697,405,505	1,766,746,642	4.1	1,859,763,830	5.3	1,927,014,476	3.6	1,977,235,410	2.6
Federal Agency Securities - Non-Guaranteed	0	0	N/A	0	N/A	0	N/A	0	N/A
Non-Federal Agency Asset-Backed Securities - Senior Tranches	64,365,789	62,719,116	-2.6	60,747,834	-3.1	58,002,638	-4.5	56,060,622	-3.3
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	0	0	N/A	0	N/A	0	N/A	0	N/A
Securities Issued by States and Political Subdivisions in the U.S.	294,341,929	298,673,149	1.5	294,086,377	-1.5	295,328,027	0.4	302,778,632	2.5
Debt Securities Issued by Depositories, Banks, and Credit Unions	26,195,495	22,694,423	-13.4	17,706,928	-22.0	15,241,938	-13.9	12,869,470	-15.6
All Other Available-for-Sale Debt Securities at Fair Value	5,679,870	2,192,699	-61.4	2,241,679	2.2	4,278,807	90.9	4,251,025	-0.6
TOTAL AFS DEBT SECURITIES AT FAIR VALUE	4,575,914,048	4,628,144,951	1.1	4,658,902,909	0.7	4,703,229,836	1.0	4,704,851,063	0.0
# Means the number is too large to display in the cell									
									23. Investments

	Investments For Charter : N/A Count of CU : 49 Asset Range : N/A Criteria : Region: Nation * Peer Group: All * Reporting_State = 'AL' * Types Included: All Federally Insured									
	Count of CU in Peer Group : N/A									
	Dec-2024	Mar-2025	% Chg	Jun-2025	% Chg	Sep-2025	% Chg	Dec-2025	% Chg	
INVESTMENT SECURITIES (continued)										
HELD-TO-MATURITY (HTM) DEBT SECURITIES AT AMORTIZED COST										
US Government Obligations	996,298	997,406	0.1	998,515	0.1	999,634	0.1	0	-100.0	
Federal Agency Securities - Guaranteed - Debt Instruments	86,999,441	83,570,833	-3.9	82,371,089	-1.4	78,010,609	-5.3	66,091,529	-15.3	
Federal Agency Securities - Guaranteed - Non-Debt Instruments	1,246,535	1,190,893	-4.5	1,124,274	-5.6	1,066,531	-5.1	0	-100.0	
Federal Agency Securities - Non-Guaranteed	0	0	N/A	0	N/A	0	N/A	0	N/A	
Non-Federal Agency Asset-Backed Securities - Senior Tranches	0	0	N/A	0	N/A	0	N/A	0	N/A	
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	0	0	N/A	0	N/A	0	N/A	0	N/A	
Securities Issued by States and Political Subdivisions in the U.S.	30,671,305	30,657,423	0.0	30,643,170	0.0	30,629,158	0.0	28,964,402	-5.4	
Debt Securities Issued by Depositories, Banks, and Credit Unions	17,368,000	19,104,000	10.0	20,050,000	5.0	20,796,000	3.7	21,292,000	2.4	
All Other HTM Debt Securities at Amortized Cost	9,219,000	8,472,000	-8.1	7,227,000	-14.7	7,227,000	0.0	6,978,000	-3.4	
TOTAL HTM DEBT SECURITIES AT AMORTIZED COST	146,500,579	143,992,555	-1.7	142,414,048	-1.1	138,728,932	-2.6	123,325,931	-11.1	
HTM DEBT SECURITIES AT FAIR VALUE										
US Government Obligations	966,953	976,562	1.0	985,742	0.9	995,938	1.0	0	-100.0	
Federal Agency Securities - Guaranteed - Debt Instruments	84,144,613	81,521,457	-3.1	80,583,744	-1.2	76,805,633	-4.7	65,460,391	-14.8	
Federal Agency Securities - Guaranteed - Non-Debt Instruments	1,129,847	1,096,196	-3.0	1,037,343	-5.4	997,060	-3.9	0	-100.0	
Federal Agency Securities - Non-Guaranteed	0	0	N/A	0	N/A	0	N/A	0	N/A	
Non-Federal Agency Asset-Backed Securities - Senior Tranches	0	0	N/A	0	N/A	0	N/A	0	N/A	
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	0	0	N/A	0	N/A	0	N/A	0	N/A	
Securities Issued by States and Political Subdivisions in the U.S.	27,143,119	27,663,430	1.9	27,404,752	-0.9	27,973,188	2.1	26,419,235	-5.6	
Debt Securities Issued by Depositories, Banks, and Credit Unions	17,277,635	19,024,618	10.1	19,970,714	5.0	20,848,505	4.4	21,335,503	2.3	
All Other HTM Debt Securities at Amortized Cost	9,070,335	8,355,728	-7.9	7,131,840	-14.6	7,154,625	0.3	6,920,527	-3.3	
TOTAL HTM DEBT SECURITIES AT FAIR VALUE	139,732,502	138,637,991	-0.8	137,114,135	-1.1	134,774,949	-1.7	120,135,656	-10.9	
Allowance for Credit Losses on Held-to-maturity Debt Securities ¹ (if ASC 326 has been adopted)	9,235	9,257	0.2	9,279	0.2	26,500	185.6	38,800	46.4	
TOTAL INVESTMENT SECURITIES	4,725,927,600	4,775,518,211	1.0	4,804,888,968	0.6	4,845,672,551	0.8	4,831,927,154	-0.3	
Allowance for Credit Losses on Available-for-sale Debt Securities ² (if ASC 326 has been adopted)	38,328	38,328	0.0	38,328	0.0	38,328	0.0	38,328	0.0	
OTHER INVESTMENTS										
Nonperpetual Capital Account	8,768,077	8,768,225	0.0	4,007,834	-54.3	5,132,959	28.1	5,316,428	3.6	
Perpetual Contributed Capital	99,578,238	99,773,633	0.2	124,893,472	25.2	128,581,849	3.0	128,386,807	-0.2	
All other investments	124,676,166	211,167,726	69.4	193,835,870	-8.2	188,151,515	-2.9	59,148,891	-68.6	
TOTAL OTHER INVESTMENTS	233,022,481	319,709,584	37.2	322,737,176	0.9	321,866,323	-0.3	192,852,126	-40.1	
DEPOSITS										
Time deposits in commercial banks, S&Ls, savings banks, natural person credit unions, or corporate credit unions	258,112,923	274,295,040	6.3	284,284,567	3.6	267,553,521	-5.9	277,746,058	3.8	
24. Investments (cont'd)										

¹ The allowance for credit losses on Held-to-maturity debt securities is a valuation account and is not included in the amount reported as HTM Debt Securities at Amortized Cost (Account NV0081) or at Fair Value (Account 801).

² The allowance for credit losses on Available-for-sale debt securities is for informational purposes only and represents the credit-related decline in the fair value of an individual

LIQUIDITY - COMMITMENTS AND OFF-BALANCE SHEET EXPOSURES										
Return to cover										
02/18/2026										
CU Name:	N/A	For Charter:	N/A	Count of CU:	49	Asset Range:	N/A	Criteria: Region: Nation * Peer Group: All * Reporting_State = 'AL' * Types Included: All Federally Insured		
Peer Group:	N/A	Count of CU in Peer Group: N/A								
		Dec-2024	Mar-2025	% Chg	Jun-2025	% Chg	Sep-2025	% Chg	Dec-2025	% Chg
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR COMMERCIAL LOANS										
Total Unfunded Commitments for Commercial Loans	183,619,619		196,772,621	7.2	192,252,059	-2.3	179,862,511	-6.4	190,144,401	5.7
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON COMMERCIAL)										
Revolving Open-End lines secured by 1- to 4-Family Residential Properties	333,574,914		341,867,289	2.5	356,657,668	4.3	365,753,597	2.6	373,665,828	2.2
Credit Card Line	664,482,192		685,840,313	3.2	682,455,228	-0.5	693,156,493	1.6	688,544,818	-0.7
Unsecured Share Draft LOC	53,753,941		53,080,200	-1.3	52,335,993	-1.4	51,626,736	-1.5	50,872,178	-1.3
Unused Overdraft Protection Programs	339,659,700		378,099,592	11.3	375,864,978	-0.6	367,913,120	-2.1	370,993,843	0.8
Other Unfunded Commitments	187,231,681		191,840,066	2.5	176,836,311	-7.8	178,563,221	1.0	171,093,539	-4.2
Total Unfunded Commitments for Non Commercial Loans	1,578,702,428		1,650,727,460	4.6	1,644,150,178	-0.4	1,656,913,167	0.8	1,655,170,206	-0.1
TOTAL UNFUNDED COMMITMENTS FOR ALL LOAN TYPES	1,762,322,047		1,847,500,081	4.8	1,836,402,237	-0.6	1,836,775,678	0.0	1,845,314,607	0.5
OFF-BALANCE SHEET EXPOSURES										
Unconditionally Cancelable Unfunded Commitments for All loan Types	739,386,090		810,372,568	9.6	816,881,629	0.8	811,760,570	-0.6	823,708,208	1.5
Conditionally Cancelable Unfunded Commitments	746,365,102		763,661,561	2.3	748,715,381	-2.0	744,324,073	-0.6	741,418,278	-0.4
Loans transferred with limited recourse	0		0	N/A	0	N/A	0	N/A	0	N/A
Loans Transferred under the FHLB MPF program	0		0	N/A	0	N/A	0	N/A	0	N/A
Financial Standby Letters of Credit	373,017		381,242	2.2	381,242	0.0	381,242	0.0	720,150	88.9
Forward Agreements that are not derivative contracts	0		0	N/A	0	N/A	0	N/A	0	N/A
Sold Credit Protection	0		0	N/A	0	N/A	0	N/A	0	N/A
Off-Balance Sheet Securitization Exposures	0		0	N/A	0	N/A	0	N/A	0	N/A
Securities Borrowing or Lending transactions	0		0	N/A	0	N/A	0	N/A	0	N/A
Off-Balance Sheet exposure of repurchase transactions	0		0	N/A	0	N/A	0	N/A	0	N/A
All other off-balance sheet exposures	0		0	N/A	0	N/A	0	N/A	0	N/A
Loans Transferred with Recourse	1,710,557		0	-100.0	0	N/A	0	N/A	0	N/A
Other Contingent Liabilities	0		0	N/A	0	N/A	0	N/A	0	N/A
# Means the number is too large to display in the cell										
										28. LIQ - Comm and OBS

LIQUIDITY - BORROWING ARRANGEMENTS CONTINGENT LIABILITIES AND SOURCES OF FUNDS									
Return to cover									
02/18/2026									
CU Name: N/A									
Peer Group: N/A									
	For Charter : N/A								
	Count of CU : 49								
	Asset Range : N/A								
	Criteria : Region: Nation * Peer Group: All * Reporting_State = 'AL' * Types Included: All Federally Insured								
	Count of CU in Peer Group : N/A								
	Dec-2024	Mar-2025	% Chg	Jun-2025	% Chg	Sep-2025	% Chg	Dec-2025	% Chg
BORROWING ARRANGEMENTS									
Borrowing Capacity									
Corporate Credit Unions	876,657,200	926,945,800	5.7	926,945,800	0.0	933,557,700	0.7	932,169,600	-0.1
Natural Person Credit Unions	0	0	N/A	0	N/A	0	N/A	0	N/A
Federal Home Loan Bank	3,764,466,744	3,759,801,831	-0.1	3,873,485,352	3.0	3,859,961,386	0.7	4,396,298,243	12.7
Central Liquidity Facility	0	0	N/A	0	N/A	0	N/A	0	N/A
Federal Reserve Bank - excludes amount reported in FRB	993,521,086	980,068,970	-1.4	1,011,754,739	3.2	975,020,855	-3.6	1,016,324,036	4.2
Paycheck Protection Program Lending Facility Loans	0	0	N/A	0	N/A	12,795,000	N/A	0	-100.0
FRB Paycheck Protection Program Lending Facility Loans	194,618,947	189,601,600	-2.6	189,601,436	0.0	189,594,737	0.0	202,389,147	6.7
Other Sources	5,829,263,977	5,856,418,201	0.5	6,001,787,327	2.5	6,010,929,678	0.2	6,547,181,026	8.9
Total Borrowing Capacity									
Draws Against Borrowing Capacity									
Corporate Credit Unions	27,102,408	31,740,000	17.1	49,030,000	54.5	35,000,000	-28.6	75,000,000	114.3
Natural Person Credit Unions	0	0	N/A	0	N/A	0	N/A	0	N/A
Federal Home Loan Bank	160,909,039	135,236,894	-16.0	178,945,534	32.3	200,908,232	12.3	198,043,084	-1.4
Central Liquidity Facility	0	0	N/A	0	N/A	0	N/A	0	N/A
Federal Reserve Bank - excludes amount reported in FRB	40,000,000	45,000,000	12.5	55,750,000	23.9	54,000,000	-3.1	14,000,000	-74.1
Paycheck Protection Program Lending Facility Loans	0	0	N/A	0	N/A	0	N/A	0	N/A
FRB Paycheck Protection Program Lending Facility Loans	168,500,000	168,500,000	0.0	168,500,000	0.0	168,500,000	0.0	168,500,000	0.0
Other Sources	396,511,447	380,476,894	-4.0	452,225,534	18.9	458,408,232	1.4	455,543,084	-0.6
Total Draws Against Borrowing Capacity									
Assets Pledged to Secure Borrowing Capacity									
Corporate Credit Unions	240,386,793	735,890,321	206.1	820,707,406	11.5	773,684,569	-5.7	772,792,302	-0.1
Natural Person Credit Unions	0	0	N/A	0	N/A	0	N/A	0	N/A
Federal Home Loan Bank	1,654,575,500	1,570,059,288	-5.1	1,625,911,913	3.6	1,649,787,608	1.5	1,669,091,580	1.2
Central Liquidity Facility	275,044	274,660	-0.1	272,578	-0.8	272,591	0.0	272,618	0.0
Federal Reserve Bank - excludes amount reported in FRB	1,158,328,240	1,129,582,571	-2.5	1,227,816,793	8.7	1,183,966,098	-3.6	1,150,305,660	-2.8
Paycheck Protection Program Lending Facility Loans	0	0	N/A	0	N/A	0	N/A	0	N/A
FRB Paycheck Protection Program Lending Facility Loans	118,947	110,228	-7.3	110,228	0.0	101,709	-7.7	101,709	0.0
Other Sources	3,053,684,524	3,435,917,068	12.5	3,674,818,918	7.0	3,607,812,575	-1.8	3,592,563,869	-0.4
Total Assets Pledged to Secure Borrowing Capacity									
Amount of Borrowings Callable by Lender	0	0	N/A	0	N/A	0	N/A	0	N/A
Number of FHLB Members (1 = Yes)	22	22	0.0	22	0.0	22	0.0	22	0.0
BORROWING MATURITY DISTRIBUTION									
Draws Against Borrowing Capacity < 1 Year	130,053,301	125,690,893	-3.4	169,028,393	34.5	160,133,333	-5.3	164,270,820	2.6
Draws Against Borrowing Capacity 1 - 3 Years	18,558,146	17,386,001	-6.3	67,797,141	290.0	37,874,899	-44.1	32,119,274	-15.2
Draws Against Borrowing Capacity > 3 Years	79,400,000	68,900,000	-13.2	46,900,000	-31.9	91,900,000	95.9	91,423,810	-0.5
Draws Against Borrowing Capacity Total Amount									
Borrowings from Repurchase Transactions < 1 Year	228,011,447	211,976,894	-7.0	283,725,534	33.8	289,908,232	2.2	287,813,904	-0.7
Borrowings from Repurchase Transactions 1 - 3 Years	0	0	N/A	0	N/A	0	N/A	0	N/A
Borrowings from Repurchase Transactions > 3 Years	0	0	N/A	0	N/A	0	N/A	0	N/A
Borrowings from Repurchase Transactions Total Amount									
Borrowings from Repurchase Transactions > 3 Years	0	0	N/A	0	N/A	0	N/A	0	N/A
Subordinated Debt < 1 Year	0	0	N/A	0	N/A	0	N/A	0	N/A
Subordinated Debt 1 - 3 Years	168,500,000	168,500,000	0.0	168,500,000	0.0	168,500,000	0.0	168,500,000	0.0
Subordinated Debt > 3 Years	168,500,000	168,500,000	0.0	168,500,000	0.0	168,500,000	0.0	168,500,000	0.0
Subordinated Debt Total Amount									
Total Borrowings < 1 Year	130,053,301	125,690,893	-3.4	169,028,393	34.5	160,133,333	-5.3	164,270,820	2.6
Total Borrowings 1 - 3 Years	18,558,146	17,386,001	-6.3	67,797,141	290.0	37,874,899	-44.1	32,119,274	-15.2
Total Borrowings > 3 Years	247,900,000	237,400,000	-4.2	215,400,000	-9.3	260,400,000	20.9	259,923,810	-0.2
Total Borrowings									
396,511,447	380,476,894	-4.0	452,225,534	18.9	458,408,232	1.4	456,313,904	-0.5	

Means the number is too large to display in the cell

29. LIQ-Borrowing Arrangements

Share and Membership Information									
Return to cover									
02/18/2026									
CU Name: N/A									
Peer Group: N/A									
For Charter: N/A									
Count of CU: 49									
Asset Range: N/A									
Criteria: Region: Nation * Peer Group: All * Reporting_State = 'AL' * Types Included: All Federally Insured									
Count of CU in Peer Group: N/A									
	Dec-2024	Mar-2025	% Chg	Jun-2025	% Chg	Sep-2025	% Chg	Dec-2025	% Chg
MEMBERSHIP:									
Number of Current Members	1,339,973	1,337,723	-0.2	1,349,280	0.9	1,349,156	0.0	1,340,295	-0.7
Number of Potential Members	51,978,698	52,437,455	0.9	55,010,710	4.9	55,006,053	0.0	55,403,015	0.7
% Current Members to Potential Members	2.58	2.55	-1.0	2.45	-3.9	2.45	0.0	2.42	-1.4
% Membership Growth*	0.51	-0.67	-627.7	1.39	203.4	0.91	-56.1	0.02	-98.0
SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):									
Accounts Held by Nonmember Public Units Deposits	5,120,277	1,144,347	-77.7	206,982	-81.9	186,176	-10.1	138,977	-25.4
Accounts Held by Member Public Units Deposits	0	0	N/A	0	N/A	0	N/A	0	N/A
Non-dollar Denominated Deposits	0	0	N/A	0	N/A	0	N/A	0	N/A
Dollar Amount of Share Certificates >= \$100,000	3,582,372,593	3,704,774,917	3.4	3,763,427,176	1.6	3,786,817,457	0.6	3,842,733,907	1.5
Dollar Amount of IRA/Keogh >= \$100,000	523,152,993	534,410,731	2.2	543,854,711	1.8	542,829,618	-0.2	548,761,190	1.1
Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts	5,736	6,703	16.9	7,390	10.2	7,898	6.9	8,103	2.6
Dollar Amount of Commercial Deposit Accounts	631,184,348	680,404,211	7.8	677,134,887	-0.5	720,213,984	6.4	691,658,114	-4.0
Negative Shares Included in All Other Unsecured Loans/Lines of Credit	9,950,361	9,094,091	-8.6	10,112,463	11.2	9,787,951	-3.2	9,226,938	-5.7
NCUA INSURED SAVINGS									
Uninsured Member Shares	1,690,819,224	1,766,466,414	4.5	1,826,194,655	3.4	1,842,826,715	0.9	1,879,036,500	2.0
Uninsured NonMember Deposits	26,166,075	26,479,089	1.2	26,479,089	0.0	26,479,089	0.0	26,745,781	1.0
Total Uninsured Shares & Deposits	1,716,985,299	1,792,945,503	4.4	1,852,673,744	3.3	1,869,305,804	0.9	1,905,782,281	2.0
Total Insured Shares & Deposits	16,403,303,144	16,863,437,928	2.8	17,204,180,797	2.0	17,142,963,135	-0.4	17,284,212,356	0.8
INSURANCE COVERAGE OTHER THAN NCUSIF									
Share/Deposit Insurance Other than NCUSIF	11	11	0.0	11	0.0	11	0.0	11	0.0
Dollar Amount of Shares/Deposits Covered by Additional/Alternate Insurance	707,720,733	727,807,601	2.8	235,057,129	-67.7	221,356,774	-5.8	243,960,967	10.2
# Means the number is too large to display in the cell									
# Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
30. Shares and Membership									

		Supplemental Information							
Return to cover 02/18/2026		For Charter : N/A Count of CU : 49 Asset Range : N/A Criteria : Region: Nation * Peer Group: All * Reporting_State = 'AL' * Types Included: All Federally Insured							
CU Name: N/A		Count of CU in Peer Group : N/A							
Peer Group: N/A									
	Dec-2024	Mar-2025	% Chg	Jun-2025	% Chg	Sep-2025	% Chg	Dec-2025	% Chg
GRANTS									
Amount of Grants Awarded to your credit union, YTD	557,895	0	-100	0	N/A	6,500	N/A	2,500	-62
Amount of Grants Received by your credit union, YTD	7,895	468,000	5,828	485,500	4	507,000	4	503,000	-1
EMPLOYEES:									
Number of Full-Time Employees	3,717	3,718	0	3,728	0	3,778	1	3,761	0
Number of Part-Time Employees	233	216	-7	241	12	223	-7	213	-4
BRANCHES:									
Plan to add new branches or expand existing facilities	10	10	0	9	-10	10	11	11	10
CUSO INFORMATION									
Value of Investments in CUSO	23,509,057	28,492,466	21	39,975,974	40	41,612,306	4	44,116,933	6
CUSO Loans	36,207	0	-100	0	N/A	0	N/A	0	N/A
Aggregate Cash Outlays in CUSO	3,763,779	3,780,647	0	3,983,343	5	4,048,930	2	4,420,716	9
MEMBER SERVICE AND PRODUCT OFFERINGS (Other Programs):									
Number of International Remittances Originated YTD	869	211	-76	428	103	649	52	856	32
MERGERS/ACQUISITIONS:									
Adjusted Retained Earnings Obtained through Business Combinations	68,563,462	78,265,616	14	78,794,132	1	78,794,142	0	80,371,405	2
#. Means the number is too large to display in the cell									
									32. Supplemental Info

Corporate America
Credit Union
2025 Financial
Highlights



FINANCIAL CONDITION REPORT

December
2025



Measurement	December 2025	September 2025	Policy/Regulation
Tier 1 Capital (Regulatory)	7.22%	7.14%	4.00%
Tier 1 Risk-Based Capital Ratio	14.15%	14.33%	4.00%
Total Risk-Based Capital Ratio	14.18%	14.36%	8.00%

CAPITAL

As of December 2025, Corporate America Credit Union "CACU" continues to exceed minimum capital requirements. As of December 31st, our Tier 1 Capital Ratio is 7.22% and remains above the regulatory requirement of 4.00%. Both the Tier 1 Risked-Based Capital Ratio and Total Risk-Based Capital Ratio exceed the minimum requirements. This is primarily due to the higher concentration of government and agency holdings within the investment portfolio that carry a 0% to 20% risk weighting.

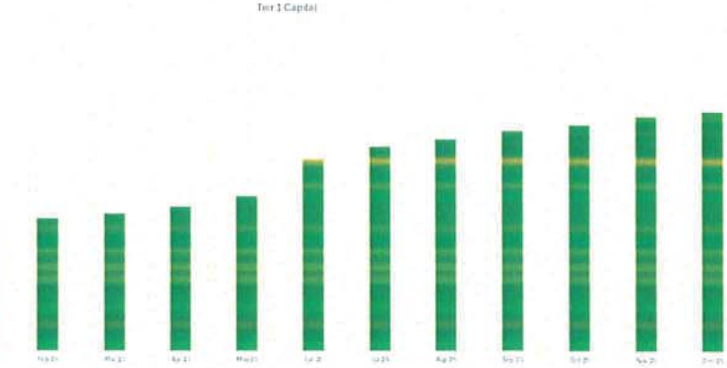
TIER 1 CAPITAL GROWTH

During the fourth quarter of 2025, Corporate America's Tier 1 Capital increased \$14.1mm. Much of this capital growth was driven by our 1% perpetual contributed capital (PCC) initiative that unlocks free service fees for our credit unions.

Measurement	December 2025	September 2025	Policy/Regulation
WAL Financial Assets	1.61	1.82	2.00
AWAL Financial Assets	1.91	2.14	2.25

NET ECONOMIC VALUE (NEV)

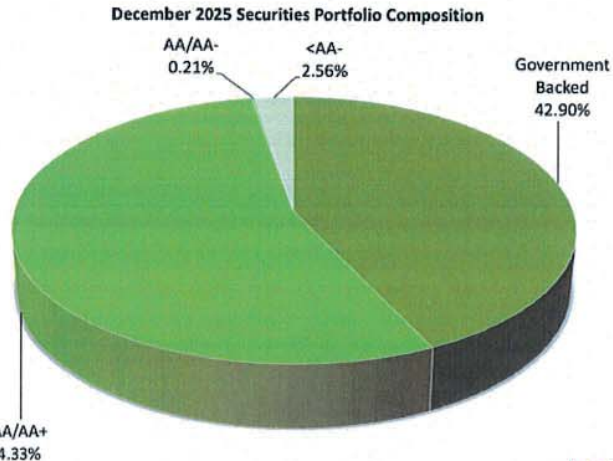
The Corporate's interest rate risk exposure is measured by using net economic value (NEV) and a NEV ratio. The primary risk measurement is the decline of net economic value in the up 300 basis point scenario. As of December 31, we remain within regulatory limits, as evidenced by the table to the right. Interest Rate Risk is monitored and reported to the board on a monthly basis.



WEIGHTED AVERAGE LIFE (WAL)

Weighted Average Life (WAL) of Financial Assets measures the life of all assets including investments, loans, and cash. Adjusted Weighted Average Life (AWAL) is adjusted for a 50% slowdown in prepayments on investments. As of December 31st, we remain within policy/regulatory limit as shown in the table to the left.

Measurement	December 2025	September 2025	Policy/Regulation
Max % Decline NEV (up 300 bps)	-13.37%	-14.93%	-20.00%
Base NEV	6.61%	6.95%	3.00%
Minimum NEV Ratio	5.80%	5.99%	2.00%



ASSET QUALITY

Corporate America's investment strategy is one of purchasing high quality permissible securities with senior cash flow structures to provide competitive returns. CACU conducts detailed due diligence in assessing credit risk in non-government guaranteed positions. As of the end of December, 42.90% of the portfolio was government-backed, 54.33% was rated AAA/AA+, 0.21% was rated AA/AA-, and 2.56% was rated below AA-.

LIQUIDITY

As of December 31st, total advised lines of credit to member credit unions were approximately \$3.4 billion. Combining cash held, tested sources of liquidity and liquid marketable securities, \$4.7 billion could be raised in a short period of time if needed to address a severe liquidity event.



Corporate America Credit Union

Summary Balance Sheet Monthly Comparison
as of 12/31/2025

	December 2025 Current Month	November 2025 Prior Month	Monthly \$ Variance	Monthly % Variance	December 2024 Prior Year	Yearly \$ Variance	Yearly % Variance
ASSETS							
CASH AND CASH EQUIVALENTS	766,614,008	620,066,850	146,547,158	23.63%	765,155,208	1,458,799	0.19%
INVESTMENTS - CUSO	1,454,951	1,460,495	(5,544)	(0.38%)	1,628,436	(173,485)	(10.65%)
INVESTMENTS - AVAILABLE FOR SALE	4,426,925,493	4,525,645,676	(98,720,183)	(2.18%)	3,742,297,895	684,627,598	18.29%
FHLB STOCK	17,472,800	3,222,800	14,250,000	442.16%	16,676,000	796,800	4.78%
LOANS TO MEMBERS	78,132,017	48,375,834	29,756,183	61.51%	41,319,060	36,812,958	89.09%
PROPERTY AND EQUIPMENT	4,937,106	4,910,727	26,379	0.54%	5,122,693	(185,586)	(3.62%)
ACCRUED INTEREST RECEIVABLE	14,097,599	14,162,785	(65,185)	(0.46%)	13,743,961	353,639	2.57%
PREPAID EXPENSES	1,060,238	983,460	76,778	7.81%	842,521	217,717	25.84%
OTHER ASSETS	2,964,964	2,964,964	0	0.00%	2,944,716	20,248	0.69%
ACCOUNTS RECEIVABLE	12,709,289	19,149,108	(6,439,819)	(33.63%)	14,200,176	(1,490,887)	(10.50%)
TOTAL ASSETS	5,326,368,466	5,240,942,699	85,425,766	1.63%	4,603,930,665	722,437,801	15.69%
BORROWINGS AND OTHER LIABILITIES							
FHLB-FRB-BTFP ADVANCES	300,000,000	0	300,000,000	0.00%	300,000,000	0	0.00%
LINES OF CREDIT	0	(10)	10	100.00%	0	0	0.00%
ACC INT PAYABLE - ADVANCES	32,333	31,493	840	2.67%	38,083	(5,750)	(15.10%)
ACCOUNTS PAYABLE	1,016,182	1,057,295	(41,113)	(3.89%)	944,041	72,141	7.64%
ACCRUED INTEREST PAYABLE	2,650,769	4,126,093	(1,475,325)	(35.76%)	2,470,920	179,849	7.28%
ACCRUED EXPENSE PAYABLE	8,474,267	6,663,505	1,810,761	27.17%	5,391,573	3,082,693	57.18%
TOTAL LIABILITIES	312,173,550	11,878,376	300,295,174	2,528.08%	308,844,618	3,328,933	1.08%
MEMBERS' SHARES							
NCA - AMORTIZED	247,250	241,500	5,750	2.38%	496,015	(248,765)	(50.15%)
MEMBERS SHARES	4,055,265,186	4,262,822,465	(207,557,279)	(4.87%)	3,576,400,450	478,864,736	13.39%
MEMBER SHARE CERTIFICATES	608,226,688	615,078,688	(6,852,000)	(1.11%)	465,669,423	142,557,264	30.61%
TOTAL SHARES, CERTIFICATES AND OTHER CAPITAL	4,663,739,123	4,878,142,653	(214,403,529)	(4.40%)	4,042,565,888	621,173,236	15.37%
CAPITAL							
NCA - UNAMORTIZED	818,750	824,500	(5,750)	(0.70%)	1,156,628	(337,878)	(29.21%)



Corporate America Credit Union

Summary Balance Sheet Monthly Comparison
as of 12/31/2025

	December 2025 Current Month	November 2025 Prior Month	Monthly \$ Variance	Monthly % Variance	December 2024 Prior Year	Yearly \$ Variance	Yearly % Variance
CORE CAPITAL							
PIC/PCC	191,093,869	190,317,495	776,374	0.41%	132,731,405	58,362,464	43.97%
OTHER RESERVES	180,330,751	157,288,973	23,041,779	14.65%	164,967,942	15,362,809	9.31%
UNDIVIDED EARNINGS	5,973	20,282,669	(20,276,696)	(99.97%)	(7,672,997)	7,678,970	(100.08%)
TOTAL CORE CAPITAL	371,430,593	367,889,137	3,541,457	0.96%	290,026,351	81,404,243	28.07%
ACCUMULATED UNREALIZED GAINS/LOSSES AFS SECUR	(17,147,756)	(15,841,180)	(1,306,577)	(8.25%)	(36,167,757)	19,020,001	52.59%
ACCUMULATED OTHER COMPREHENSIVE INCOME/PENS	(4,645,795)	(1,950,787)	(2,695,008)	(138.15%)	(2,495,062)	(2,150,733)	(86.20%)
TOTAL MEMBERS EQUITY	5,014,194,915	5,229,064,323	(214,869,407)	(4.11%)	4,295,086,047	719,108,868	16.74%
TOTAL LIABILITIES AND MEMBERS EQUITY	5,326,368,466	5,240,942,699	85,425,766	1.63%	4,603,930,665	722,437,801	15.69%



Corporate America Credit Union

Summary Income Statement Monthly Comparison
as of 12/31/2025

	December 2025 Current Month	November 2025 Prior Month	Monthly \$ Variance	Monthly % Variance	December 2025 Year-to-Date	December 2024 Year-to-Date	Yearly \$ Variance	Yearly % Variance
INTEREST ON LOANS	118,155	118,586	(431)	(0.36%)	1,580,744	2,241,776	(661,032)	(29.49%)
INVESTMENT INCOME	19,851,669	19,298,147	553,522	2.87%	239,594,822	222,935,620	16,659,202	7.47%
TOTAL INTEREST INCOME	19,969,824	19,416,732	553,092	2.85%	241,175,566	225,177,396	15,998,170	7.10%
INTEREST ON REVERSE REPO	0	0	0	0.00%	28,503	417,701	389,198	93.18%
INTEREST ON BORROWINGS	32,333	31,493	(840)	(2.67%)	342,267	1,142,072	799,806	70.03%
INTEREST ON LOC	270	5	(265)	(5,203.33%)	11,309	5,149	(6,160)	(119.65%)
MEMBER SHARES DIVIDENDS	10,557,765	10,962,743	404,978	3.69%	146,696,338	141,404,273	(5,292,065)	(3.74%)
CD DIVIDEND	3,000,032	2,762,681	(237,351)	(8.59%)	35,396,442	32,772,984	(2,623,458)	(8.00%)
NCA DIVIDEND	92	89	(3)	(3.33%)	1,262	1,697	435	25.65%
TERM PIC DIVIDENDS	0	0	0	0.00%	0	1	1	100.00%
TOTAL INTEREST EXPENSE	13,590,493	13,757,011	166,518	1.21%	182,476,122	175,743,877	(6,732,244)	(3.83%)
NET INTEREST INCOME	6,379,331	5,659,722	719,610	12.71%	58,699,444	49,433,519	9,265,925	18.74%
FEE INCOME	2,196,913	683,901	1,513,012	221.23%	7,810,729	6,713,766	1,096,962	16.34%
OTHER INCOME	21,190	19,326	1,864	9.65%	200,565	195,909	4,657	2.38%
TOTAL NON-INTEREST INCOME	2,218,104	703,227	1,514,876	215.42%	8,011,294	6,909,675	1,101,619	15.94%
COMPENSATION	1,661,576	1,046,100	(615,476)	(58.84%)	13,345,151	11,815,525	(1,529,626)	(12.95%)
EMPLOYEE BENEFITS	425,978	376,001	(49,978)	(13.29%)	4,753,453	4,077,818	(675,634)	(16.57%)
TRAVEL AND CONFERENCE	49,266	64,896	15,630	24.08%	758,461	619,552	(138,908)	(22.42%)
OFFICE OPERATION	484,249	558,767	74,518	13.34%	6,043,465	5,600,252	(443,213)	(7.91%)
MARKETING AND EDUCATIONAL	54,637	61,724	7,087	11.48%	798,944	766,349	(32,595)	(4.25%)
PROFESSIONAL SERVICES	341,280	207,346	(133,935)	(64.59%)	3,599,155	2,472,996	(1,126,159)	(45.54%)
MISCELLANEOUS	10,586	23,144	12,558	54.26%	131,365	135,149	3,784	2.80%
EXAM FEES	28,877	28,877	(0)	(0.00%)	346,525	282,895	(63,630)	(22.49%)
TOTAL NON-INTEREST EXPENSE	3,056,449	2,366,854	(689,595)	(29.14%)	29,776,517	25,770,536	(4,005,982)	(15.54%)
NET OPERATING EXPENSE	838,345	1,663,626	825,281	49.61%	21,765,223	18,860,860	(2,904,363)	(15.40%)



Corporate America Credit Union

Summary Income Statement Monthly Comparison
as of 12/31/2025

	December 2025 Current Month	November 2025 Prior Month	Monthly \$ Variance	Monthly % Variance	December 2025 Year-to-Date	December 2024 Year-to-Date	Yearly \$ Variance	Yearly % Variance
GAIN SALE OF INVESTMENT	0	0	0	0.00%	506,793	694,245	(187,453)	(27.00%)
OTHER GAIN	0	0	0	0.00%	148,217	269,172	(120,955)	(44.94%)
TOTAL GAINS ON ASSETS	0	0	0	0.00%	655,010	963,418	(308,408)	(32.01%)
LOSS SALE OF INVESTMENT	0	514,560	514,560	100.00%	2,189,027	2,652,171	463,144	17.46%
LOSS SALE OF ASSETS	1,495	0	(1,495)	0.00%	4,178	111,360	107,182	96.25%
TOTAL LOSSES ON ASSETS	1,495	514,560	513,065	99.71%	2,193,205	2,763,531	570,327	20.64%
OTHER PENSION EXPENSE	49,958	49,958	(0)	(0.00%)	599,497	670,601	71,104	10.60%
RETURN ON ASSETS	5,489,533	3,431,578	2,057,956	59.97%	34,796,529	28,101,944	6,694,585	23.82%
TAXES	2,337	2,337	(0)	(0.00%)	34,647	38,179	3,532	9.25%
NET INCOME AFTER TAXES	5,487,196	3,429,241	2,057,955	60.01%	34,761,882	28,063,765	6,698,117	23.87%

