

# OAS FCU FINANCIALS

As of December 31, 2025

## Statement of Financial Condition

Assets	12/31/2025	Liabilities & Equity	12/31/2025
Loans	\$165,127,203	Deposits	
Less allow. for Loan Losses	(\$538,708)	• Shares	\$111,410,410
Net	\$164,588,495	• Share Certificates	\$76,984,791
		• Share Drafts	\$78,282,164
Investments	\$ 96,627,542		<b>\$266,677,365</b>
Cash	\$14,830,545	Accounts Payable	\$1,663,505
Accrued Income	\$822,648	Dividends Payable	\$303,239
Prepaid & Def. Exp.	\$213,727	Other Liabilities	\$2,154,652
Fixed Assets	\$521,175		<b>\$4,121,396</b>
Other Assets	\$4,606,090	<b>Total Liabilities</b>	<b>\$270,798,761</b>
NCUSIF Deposit	\$2,419,341	Regular Reserve	\$4,763,346
		Undivided Earnings	\$16,627,756
		Gain/Loss FASB 115	(\$7,560,300)
<b>Total Assets</b>	<b>\$284,629,563</b>	<b>Total Reserves</b>	<b>\$13,830,802</b>
		<b>Total Liabilities &amp; Equity</b>	<b>\$284,629,563</b>

## Statement of Income and Expense

Account	12/31/2025
<b>Operating Income</b>	
Interest on Loans	\$7,532,818
Income from Investments	\$3,725,165
Fees and Charges & Other Income	\$1,548,070
<b>Total Operating Income</b>	<b>\$12,806,053</b>
<b>Operating Expenses</b>	
Employee Compensation & Benefits	\$4,685,124
Annual Meeting, Travel & Conference	\$69,036
Office Operations Expenses	\$3,422,354
Professional & Outside Services	\$1,457,213
Provision for Loan Losses	\$123,500
Interest Expense (Dividends)	\$2,920,202
<b>Total Operating Expenses</b>	<b>\$12,677,429</b>
Non-Operating Income	-
<b>Net Income</b>	<b>\$128,624</b>

These financial statements are pending completion of the external audit.