

**TRAVIS CREDIT UNION
STATEMENTS OF FINANCIAL CONDITION
DECEMBER 31, 2025 AND 2024**

	2025	2024
ASSETS		
Cash and Cash Equivalents	\$ 333,441,817	\$ 525,999,465
Debt Securities - Available-for-Sale	720,193,477	473,662,562
Federal Home Loan Bank (FHLB) Stock	15,000,000	15,000,000
Loans, Net	4,254,657,299	4,088,252,635
Accrued Interest Receivable	17,591,228	16,115,930
Premises and Equipment, Net	38,915,620	38,116,457
National Credit Union Share Insurance Fund (NCUSIF) Deposit	37,425,273	36,227,077
Life Insurance Policies	31,091,456	29,783,951
Other Assets	33,683,105	30,722,783
	\$ 5,481,999,275	\$ 5,253,880,860
LIABILITIES AND MEMBERS' EQUITY		
LIABILITIES		
Members' Share and Savings Accounts	\$ 4,551,079,557	\$ 4,382,132,540
Borrowed Funds	300,000,000	300,000,000
Accrued Expenses and Other Liabilities	59,689,307	47,928,149
Total Liabilities	4,910,768,864	4,730,060,689
MEMBERS' EQUITY		
Undivided Earnings	586,311,183	561,545,231
Accumulated Other Comprehensive Loss	(15,080,772)	(37,725,060)
Total Members' Equity	571,230,411	523,820,171
Total Liabilities and Members' Equity	\$ 5,481,999,275	\$ 5,253,880,860

See accompanying Notes to Financial Statements.

**TRAVIS CREDIT UNION
STATEMENTS OF INCOME
YEARS ENDED DECEMBER 31, 2025 AND 2024**

	2025	2024
INTEREST INCOME		
Loans	\$ 221,248,829	\$ 203,184,203
Debt Securities, Interest Bearing Deposits and Cash Equivalents	39,541,496	32,871,904
Total Interest Income	260,790,325	236,056,107
INTEREST EXPENSE		
Members' Share and Savings Accounts	78,590,484	76,333,334
Borrowed Funds	13,175,842	14,028,329
Total Interest Expense	91,766,326	90,361,663
NET INTEREST INCOME	169,023,999	145,694,444
PROVISION FOR CREDIT LOSSES	32,968,264	30,157,908
NET INTEREST INCOME AFTER PROVISION FOR CREDIT LOSSES	136,055,735	115,536,536
NONINTEREST INCOME		
Service Charges and Fees	9,886,956	11,570,508
Interchange Income	21,398,809	18,471,168
Loss on Sale of Debt Securities - Available-for-Sale	-	(281,438)
Gain on Sale of Visa Stock	-	8,658,197
Loss on Sale of Loans	-	(10,007)
Loss on Disposition of Premises and Equipment	(100,996)	(24,766)
Other Noninterest Income	10,569,218	9,438,571
Total Noninterest Income	41,753,987	47,822,233
NONINTEREST EXPENSE		
General and Administrative:		
Compensation and Benefits	86,062,963	77,846,078
Operations	60,576,885	58,632,829
Occupancy	6,403,922	6,191,098
Total Noninterest Expense	153,043,770	142,670,005
NET INCOME	\$ 24,765,952	\$ 20,688,764

See accompanying Notes to Financial Statements.

**TRAVIS CREDIT UNION
STATEMENTS OF COMPREHENSIVE INCOME
YEARS ENDED DECEMBER 31, 2025 AND 2024**

	2025	2024
NET INCOME	\$ 24,765,952	\$ 20,688,764
OTHER COMPREHENSIVE INCOME:		
Debt Securities - Available-for-Sale		
Unrealized Holding Gain Arising During the Period	22,644,288	4,970,785
Reclassification for Losses on Sales of Debt Securities - Available-for-Sale Included in Net Income	-	281,438
Other Comprehensive Income	22,644,288	5,252,223
TOTAL COMPREHENSIVE INCOME	\$ 47,410,240	\$ 25,940,987

See accompanying Notes to Financial Statements.