

**MTCU**  
**FINANCIAL STATEMENT**  
**December 31, 2025**

<b>ASSETS</b>		<b>LIABILITIES/SAVINGS/EQUITY</b>	
<b>LOANS</b>	<b>Amount</b>	<b>LIABILITIES</b>	<b>Amount</b>
MasterCard	\$678,615.12	Accrued Interest Payable on CD's	\$34,480.57
Share Secured Loans	\$723,785.49	Accrued Interest Payable on IRA CD's	\$1,272.95
Home Equity & First Mortgage Loans	\$33,970,500.36	Other Accrued Interest Payable	\$0.00
Auto Loans	\$37,563,334.76	<b>Total Interest Payable</b>	<b>\$35,753.52</b>
Other Loans	\$12,476,823.69		
<b>Total Loans</b>	<b>\$85,413,059.42</b>	Accounts Payable	\$824,112.83
		Line of Credit Payable - Catalyst	\$0.00
(Less) Allowance for Credit Losses on Loans	\$649,465.62	All other liabilities	-\$459,522.04
<b>Net Loans Outstanding</b>	<b>\$84,763,593.80</b>	<b>TOTAL LIABILITIES</b>	<b>\$400,344.31</b>
Assets in the process of liquidation			
Cash	\$3,063,354.71		
<b>INVESTMENTS</b>		<b>SAVINGS</b>	
Catalyst Corporate FCU Cash Management	\$359,943.59	CD's	\$14,851,685.38
Catalyst Corporate FCU Tiered Account	\$3,303,181.97	CD's from other Credit Unions	\$0.00
EBA acct held at the Fed	\$0.00	Checking Accounts	\$28,328,489.49
Catalyst Corp Perpetual Contrib Capital	\$178,538.50	Money Markets	\$19,748,245.32
Investments	\$29,862,235.80	IRA'S	\$3,098,056.95
Investments in transit	\$0.00	IRA CD's	\$911,132.81
NCUSIF	\$1,168,131.35	Regular Savings	\$52,234,746.80
<b>Total Investments</b>	<b>\$34,872,031.21</b>	<b>Total Savings/Shares/Deposits</b>	<b>\$119,172,356.75</b>
<b>OTHER ASSETS</b>			
Land & Building-1505 N Midland Dr (net)	\$619,691.77		
Land & Building-4717 N Midkiff (net)	\$2,482,809.56		
Land & Building-3100 N Big Spring (net)	\$602,415.62		
Furniture & Equipment 1505 N Midland Dr (net)	\$610,230.93		
Landscaping (net)	\$10,708.68	<b>EQUITY</b>	
Building Improvements (net)	\$1,131,568.13	Regular Reserves	\$1,302,937.10
Furniture & Fixtures 4717 N Midkiff (net)	\$292,367.85	Undivided earnings	\$15,368,588.21
Furniture & Fixtures 3100 N Big Spring (net)	\$174,036.53	Investment market value adjustment	-\$1,480,872.16
<b>Total Fixed Assets</b>	<b>\$5,923,829.07</b>	Unrealized gain/loss on pension	-\$246,760.00
All other assets	\$6,216,753.12	Net Income (Loss)	\$322,967.70
<b>TOTAL ASSETS</b>	<b>\$134,839,561.91</b>	<b>TOTAL LIABILITIES SAVINGS &amp; EQUITY</b>	<b>\$134,839,561.91</b>

**MTCU**  
**STATEMENT OF INCOME**  
**December 31, 2025**

<b>OPERATING INCOME</b>	<b>December</b>	<b>Qtr. to Date</b>	<b>Year to Date</b>
Interest on Loans	\$539,685.02	\$1,475,888.73	\$5,902,463.75
Interest on Credit Cards	\$4,926.94	\$16,813.29	\$61,597.72
Income from Investments	\$247,859.12	\$390,942.99	\$1,106,378.94
Other Investment Income	\$8,954.13	\$36,955.99	\$188,423.15
Fees and Charges Income	\$154,116.41	\$447,362.10	\$1,723,100.12
Other operating Income	\$48,153.62	\$172,372.46	\$598,507.97
<b>Total Gross Income</b>	<b>\$1,003,695.24</b>	<b>\$2,540,335.56</b>	<b>\$9,580,471.65</b>
<b>OPERATING EXPENSES</b>			
Compensation Expense	\$226,519.70	\$634,905.55	\$2,411,517.33
Employee Benefits	\$47,620.48	\$145,333.01	\$573,979.81
Travel & Conf. Expense	\$1,416.50	\$5,408.26	\$14,900.24
Association Dues	\$2,036.52	\$6,122.12	\$24,208.22
Office Occupancy Expense	\$11,584.06	\$101,496.02	\$530,247.90
Office Operations Expense	\$223,521.73	\$688,823.09	\$2,852,189.05
Education & Promo Expense	\$5,070.55	-\$36,596.24	\$207,826.45
Loan Servicing Expense	\$48,780.60	\$150,687.13	\$659,588.78
Professional & Outside Services	-\$9,213.34	\$22,869.76	\$151,616.36
Provision for Credit Losses	\$169,091.00	\$269,070.00	\$751,937.00
NCUA Stabilization	\$0.00		
Exam & Supervisory Fees	\$1,933.50	\$5,800.50	\$24,609.98
Interest on Borrowed Money	\$0.00		
Annual Meeting Expense	\$216.67	\$650.01	\$3,363.52
Misc. Operating Expense	-\$2,311.26	-\$7,722.51	\$18,461.28
<b>Total Operating Expenses</b>	<b>\$726,266.71</b>	<b>\$1,986,846.70</b>	<b>\$8,224,445.92</b>
Loss on Investments	\$0.00	\$0.00	\$0.00
<b>Net Income (Loss)</b>	<b>\$277,428.53</b>	<b>\$553,488.86</b>	<b>\$1,356,025.73</b>
Dividends on Shares	\$15,216.06	\$45,684.57	\$181,713.59
Dividends on Money Markets	\$17,983.38	\$53,885.66	\$204,982.40
Dividends on Kasasa Accounts	\$1,809.26	\$5,554.36	\$22,924.84
Interest on IRA's	\$1,716.50	\$5,123.68	\$20,871.21
IRA CD Interest	\$1,966.05	\$5,846.97	\$22,929.72
Interest on CD's	\$35,977.28	\$114,425.92	\$430,540.09
Interest on CD's from other CU's	\$0.00	\$0.00	\$0.00
Loan interest rebate	\$0.00	\$0.00	\$0.00
<b>Total Interest &amp; Dividend Expense</b>	<b>\$74,668.53</b>	<b>\$230,521.16</b>	<b>\$883,961.85</b>
<b>Net Income (Loss)</b>	<b>\$202,760.00</b>	<b>\$322,967.70</b>	<b>\$472,063.88</b>
Non Operating Income	\$0.00	\$0.00	\$0.00
Gain or (loss) on assets	\$0.00	\$0.00	\$0.00
Gain or (loss) on investments	\$0.00	\$0.00	\$0.00
<b>Net Income (Loss)</b>	<b>\$202,760.00</b>	<b>\$322,967.70</b>	<b>\$472,063.88</b>
(Less) Req. Trans to Reserves	\$0.00	\$0.00	\$0.00
Provision for credit losses adj.	\$169,091.00	\$269,070.00	\$751,937.00
<b>Change to Undivided Earnings</b>	<b>\$371,851.00</b>	<b>\$592,037.70</b>	<b>\$1,224,000.88</b>