Chartway
CREDIT UNION

STATEMENT OF FINANCIAL CONDITION
as of September 30, 2026

	CONSOLIDATED **September 30, 2026**	CONSOLIDATED **August 31, 2026**
ASSETS		
Loans to Members, Net of Allowance for Loan Losses..	$ 2,885,677,344	$ 2,717,032,527
Cash and Equivalents.....	20,271,727	49,477,271
Investments.....	56,568,888	54,265,295
Accrued Income.....	13,495,245	13,698,767
Prepaid and Deferred Expenses.....	31,858,564	31,725,139
Fixed Assets.....	61,566,818	61,692,262
Other Real Estate Owned.....	1,031,224	761,261
Other Assets.....	285,905,223	244,260,425
	$ 3,356,375,032	$ 3,172,912,948
LIABILITIES		
Members' Shares.....	2,874,612,263	2,860,989,552
Payables and Accrued Expenses.....	$ 37,628,396	$ 42,594,022
Other Liabilities.....	177,000,000	0
Total Liabilities.....	$ 3,089,240,659	$ 2,903,583,573
EQUITY		
Retained Earnings.....	267,134,373	269,329,374
Total Equity.....	$ 267,134,373	$ 269,329,374
	$ 3,356,375,032	$ 3,172,912,948

INCOME STATEMENT
For the Period Ended September 30, 2026

	CURRENT MONTH	YEAR-TO-DATE
INTEREST INCOME		
Interest on Loans to Members.....	$ 13,155,585	$ 128,032,636
Interest on Investments.....	178,524	3,706,159
	13,334,109	131,738,794
INTEREST EXPENSE		
Dividends on Members' Shares.....	4,258,443	41,084,508
NET INTEREST INCOME.....	9,075,665	90,654,287
PROVISION FOR LOAN LOSSES.....	2,516,882	22,811,402
NET INTEREST INCOME AFTER PROVISION	6,558,783	67,842,885
NON-INTEREST INCOME.....	4,336,878	33,001,899
	10,895,661	100,844,784
GENERAL AND ADMINISTRATIVE EXPENSES		
Salaries and Benefits.....	4,336,878	33,001,899
Operations.....	6,882,764	49,129,447
Occupancy.....	1,315,517	12,786,167
	12,535,160	94,917,513
INCOME FROM OPERATIONS.....	(1,639,498)	5,927,271
NON-OPERATING INCOME/EXPENSES.....	(8,467)	141,941
NET INCOME.....	$ (1,647,966)	$ 6,069,212

Your savings federally insured to at least $250,000
and backed by the full faith and credit of the United States Government
NCUA
National Credit Union Administration, a U.S. Government Agency

Curtis A. Price, Treasurer