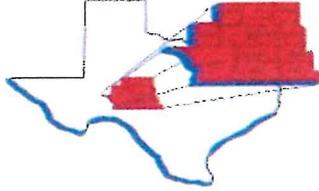


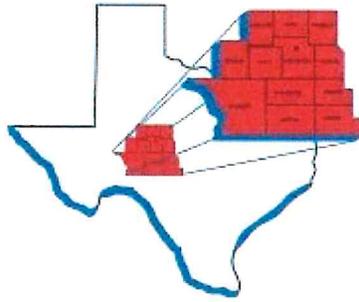
Concho Valley Credit Union



DECEMBER 31, 2025

INCOME STATEMENT	BALANCE SHEET
<b>INCOME</b>	<b>ASSETS</b>
Interest on Loans.....\$ 664,252	Net Loans.....\$12,221,450
Income on Investments.... 459,794	Cash..... 1,218,588
Fee Income..... 105,410	Investments..... 10,893,392
Other Non-operating	Capital..... 201,455
Income (Expense)..... ( 20)	Fixed Assets..... 442,765
Other Income..... 51,817	Other Assets..... 72,273
Total Income.....\$ 1,281,253	Total Assets.....\$25,049,923
<b>EXPENSES</b>	<b>LIABILITIES</b>
Employees Compensation	Accrued Dividends.....\$ 42,510
& Benefits.....\$ 424,002	Accounts Payables..... 132,392
Office Operations..... 160,758	Total Liabilities.....\$ 174,902
Professional Development 16,170	
Loan Servicing..... 25,169	<b>EQUITY</b>
Outside Services..... 14,315	Shares/Share Drafts/
Loan Loss..... 1,000	Certificates.....\$ 22,037,506
Other Expenses..... 116,533	Regular Reserves..... 371,798
Total Expenses.....\$ 757,947	Undivided Earnings..... 2,465,717
	Total Equity.....\$ 24,875,021
<b>INCOME BEFORE DIVIDENDS</b>	<b>TOTAL LIABILITIES</b>
<b>AND INTEREST.....\$ 523,306</b>	<b>AND EQUITY.....\$25,049,923</b>
<b>DIVIDENDS AND</b>	<b>TOTAL MEMBERSHIP.....1414</b>
<b>INTEREST.....\$ 294,934</b>	Loans Denied..... 10
	Loan Amount Denied..... \$152,098
<b>NET INCOME</b>	<b>CAPITAL TO ASSET RATIO..11.33%</b>
<b>EXPENSE.....\$ 228,372</b>	
2025 proved to be a strong year for the	<b>FEDERALLY INSURED BY NCUA</b>
Credit Union. Concho Valley Credit	Your Savings federally insured to at least
Union is well capitalized.	\$250,000.00 and backed by the full faith and
	credit of the United States
NMLS 787652	Government.
	

**Concho Valley Credit Union**



**BOARD OF DIRECTORS**

Justin Ahlers – Chairman  
2025 – 2028

Amy Zuniga – Vice-Chairperson  
2025 – 2028

Clint Holik – Board Member  
2023 – 2026

Elizabeth Love – Board Member  
2025 – 2028

Vona Hudson – Board Member  
2024 - 2027

Anna Thomas – Secretary  
2024 – 2027

Anthony Kieffer – Treasurer  
2025 – 2028

Brad Jones – Board Member  
2023 – 2026

Rudolph Olivas - Board Member  
2023 – 2026

**SENIOR MANGEMENT**

Kimberly Perrine – CEO/President

Cindy Baker - Executive VP

