

National Credit Union Administration
Financial Performance Report - Financial Summary
Annual, Ending Dec 2025

Charter	Name	Street	City	State	Zip	Region
68124	PATHWAY	P O BOX 2035	CLEVELAND	TN	37320	2

Line Item	Dec-2021	Dec-2022	%Chg	Dec-2023	%Chg	Dec-2024	%Chg	Dec-2025	%Chg
ASSETS:	Amount	Amount		Amount		Amount		Amount	
Cash & Other Deposits ¹	550,918	119,744	-78.3	600,647	401.6	272,538	-54.6	313,258	14.9
TOTAL INVESTMENTS	1,129,448	635,985	-43.7	640,120	0.7	620,878	-3.0	641,653	3.3
Loans Held for Sale	0	0	N/A	0	N/A	0	N/A	0	N/A
TOTAL LOANS	4,770,848	4,733,986	-0.8	4,938,105	4.3	5,289,405	7.1	5,554,860	5.0
(Allowance for Loan & Lease Losses or Allowance for Credit Losses on Loans & Leases)	(83,342)	(51,670)	-38.0	(22,850)	-55.8	(4,893)	-78.6	(5,000)	2.2
Land And Building	164,640	164,156	-0.3	164,083	0.0	168,225	2.5	166,836	-0.8
Other Fixed Assets	625	0	-100.0	306	N/A	2,475	708.8	3,632	46.7
NCUSIF Deposit	50,295	62,001	23.3	53,510	-13.7	60,146	12.4	60,251	0.2
All Other Assets	42,239	29,676	-29.7	24,802	-16.4	21,655	-12.7	21,757	0.5
TOTAL ASSETS	6,625,671	5,693,878	-14.1	6,398,723	12.4	6,430,429	0.5	6,757,247	5.1
LIABILITIES, SHARES & EQUITY:									
Accounts Payable, Accrued Interest on Borrowings, & Other Liabilities ²	19,432	14,164	-27.1	14,900	5.2	-1,646	-111.0	-3,409	-107.1
Accrued Dividends & Interest Payable on Shares & Deposits	122	1,276	945.9	196	-84.6	254	29.6	173	-31.9
Allowance for Credit Losses on Off-Balance Sheet Credit Exposures	0	0	N/A	0	N/A	0	N/A	0	N/A
Borrowings Notes & Interest Payable	0	0	N/A	0	N/A	35,351	N/A	48,411	36.9
TOTAL SHARES & DEPOSITS	6,200,051	5,350,999	-13.7	6,014,607	12.4	6,025,056	0.2	6,320,446	4.9
TOTAL LIABILITIES	6,219,605	5,366,439	-13.7	6,029,703	12.4	6,059,015	0.5	6,365,621	5.1
Undivided Earnings	415,403	430,239	3.6	467,697	8.7	489,333	4.6	492,371	0.6
Other Reserves	-9,337	-102,800	1,001.0	-98,677	4.0	-117,919	-19.5	-100,745	14.6
TOTAL EQUITY	406,066	327,439	-19.4	369,020	12.7	371,414	0.6	391,626	5.4
TOTAL LIABILITIES, SHARES, & EQUITY	6,625,671	5,693,878	-14.1	6,398,723	12.4	6,430,429	0.5	6,757,247	5.1
INCOME & EXPENSE:									
Interest Income*	367,953	273,001	-25.8	296,456	8.6	341,951	15.3	388,611	13.6
Interest Expense*	23,949	18,008	-24.8	38,936	116.2	87,647	125.1	127,010	44.9
Net Interest Income*	344,004	254,993	-25.9	257,520	1.0	254,304	-1.2	261,601	2.9
Provision for Loan/Lease Losses or Total Credit Loss Expense*	132,343	16,194	-87.8	-117	-100.7	-9,420	7,951.3	1,947	120.7
Non-Interest Income*	37,619	42,643	13.4	58,783	37.8	66,395	12.9	76,932	15.9
Non-Interest Expense*	291,980	266,607	-8.7	278,961	4.6	308,484	10.6	311,567	1.0
NET INCOME (LOSS)*	-42,700	14,835	134.7	37,459	152.5	21,635	-42.2	25,019	15.6