

# Q4 2025 YTD REPORT

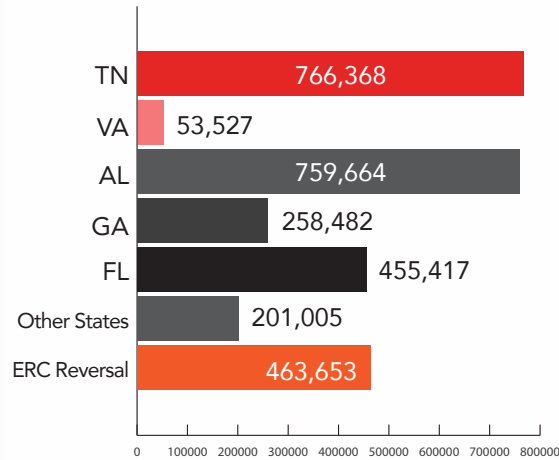
**245** # CLIENTS  
(Year To Date)

**20** # STATES  
(Year To Date)

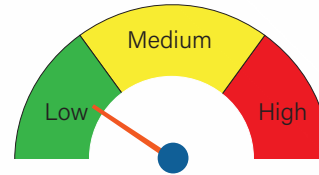
**40** # CLIENTS  
ADDED  
(Year To Date)

**18** # CLIENTS  
LOST  
(Year To Date)

## REVENUE BY STATE



## RISK RATING



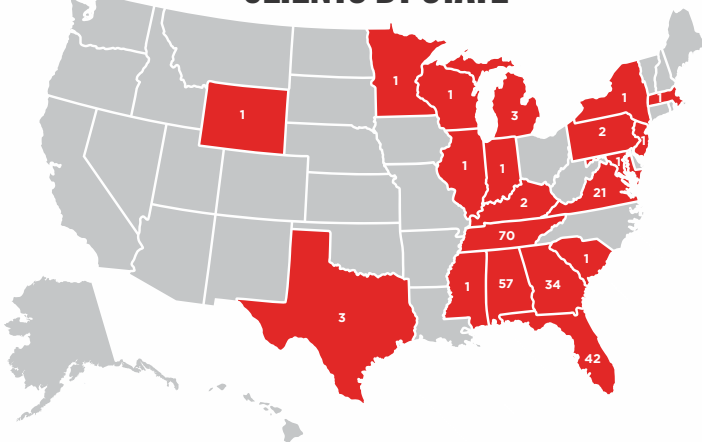
## RATIONALE

In the 4th Quarter, Credit Union Audit Group became the official audit partner of the Kentucky Credit Union League. We lost one employee during the quarter that handles our tax returns. An employee was hired in 2026 to replace this position. All compliance audits were completed by the year end deadline. We had one of our best years to date.

## QUARTERLY HIGHLIGHTS

- Gained 19 new Virginia Credit Union's in 2025
- Gained 40 new clients in 2025. Four of which are in new states (MN, WI, MA, & DC)
- \$463,653 reversal in our bad debt expense.
- Official Audit Partner of the Kentucky Credit Union League

## CLIENTS BY STATE



## INCOME

### TOTAL INCOME

Actual  
**\$2,545,588**  
Budget  
**\$2,364,470**

### NET INCOME

Actual  
**\$851,110**  
Budget  
**\$374,066**

### PROFIT MARGIN

Actual  
**33.43%**  
Budget  
**15.82%**