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Dear Cherokee Nation Citizen: GWY D̄β̄P̄ D̄l̄l̄l̄ T̄l̄l̄:

It is our privilege to present Cherokee Nation’s Popular Annual Financial Report for fiscal year ended September 30, 2025 (FY25). This report is part of our continued effort at government accountability, transparency and keeping you, the Cherokee citizens, better informed. You will find descriptive information about the Cherokee Nation as well as its service departments and programs presented in a manner that is easy to read and understand.

The financial information presented in this report is derived from the Cherokee Nation’s Fiscal Year 2025 Annual Comprehensive Financial Report (ACFR) but presented here in a summarized format. The ACFR is prepared in conformance with generally accepted accounting principles (GAAP) and includes financial statements audited by an independent accounting firm. To learn about the Cherokee Nation’s financial position and operating activities in more detail, please visit www.cherokee.org to view the FY2025 ACFR.

The financial statements included in this report reflect only the Cherokee Nation government operations and are presented in an unaudited, non-GAAP format. For your convenience, contact information for Cherokee Nation’s component units can be found on page 18.

We recognize and appreciate the dedicated staff in the Cherokee Nation Financial Resources Department for the countless hours involved in the preparation of this report. We would also like to thank the Translation Department for their assistance with the Cherokee Syllabary.

It is an honor to serve the Cherokee people. Thank you for your interest in this report.



Principal Chief
Chuck Hoskin, Jr.



Deputy Chief
Bryan Warner



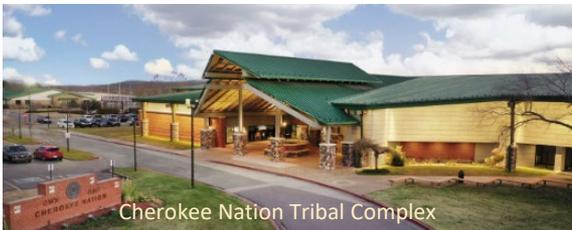
Treasurer
Janees Taylor

ᎠᎩᎩ! (O si yo / Hello)

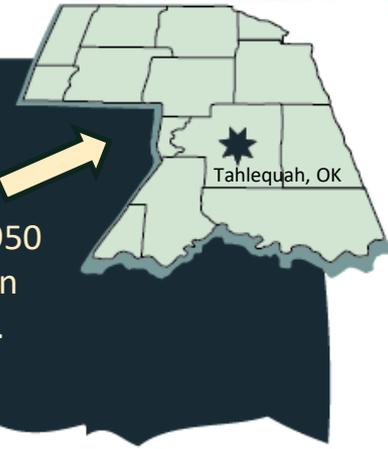
The Cherokee Nation is a sovereign Indian Nation. Upon settling in Indian Territory (present-day Oklahoma) after the Indian Removal Act, the Cherokee people established a new government in what is now the city of Tahlequah, Oklahoma. A constitution was adopted in September of 1839, 68 years prior to Oklahoma's statehood.

The Cherokee Nation government, like the United States government, consists of three branches: legislative, executive, and judicial. The three branches are separate and distinct, providing for a system of checks-and-balances.

Today, the Cherokee Nation is the largest federally recognized tribe in the United States with more than 477,000 citizens worldwide. More than 150,000 Cherokee Nation citizens reside within the 14-county tribal reservation area that covers most of northeastern Oklahoma. The tribe provides services that include health and human services, education, employment, housing, economic and infrastructure development, environmental protection, and language and cultural preservation.



The Cherokee Nation Reservation consists of 6,950 square miles in NE Oklahoma.



Clans - ᎠᎩᎩ

Cherokee society is historically a matrilineal society. Clanship is attained through the mother.

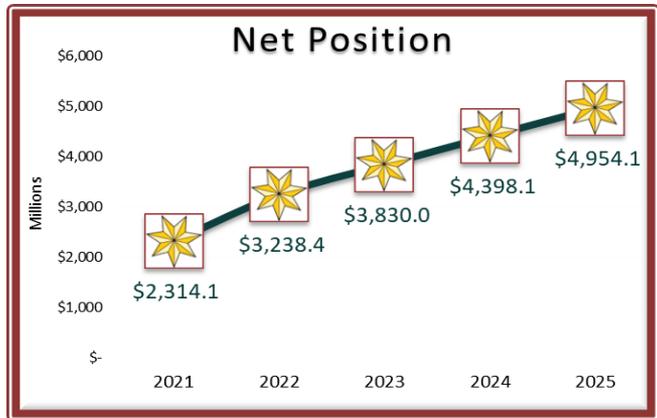


Mission Statement ᎠᎩᎩᎩᎩᎩᎩᎩ ᎠᎩᎩᎩᎩᎩᎩᎩ

The Cherokee Nation is committed to protecting our inherent sovereignty, preserving and promoting Cherokee culture, language, and values and improving the quality of life for the next seven generations of Cherokee Nation citizens.

Financial Notes - DSI ǂθoᄁᄁᄁ ᄁᄁᄁ ᄁᄁᄁ

- ❖ Net position is the value of the tribe’s assets less its liabilities and deferred inflows of resources. At the end of FY25, net position increased to **\$5.0b**. Of this total amount, **\$794.7m** are unrestricted funds that may be used by the tribal government for programs and services.
- ❖ Net position is the value of the tribe’s assets less its liabilities and deferred inflows of resources.
- ❖ Deferred inflows of resources refers to an acquisition of assets by the Tribe that is applicable to a future reporting period.



You can view the Cherokee Nation’s Annual Comprehensive Financial Report at <https://www.cherokee.org/our-government/office-of-financial-resources/financial-reports/comprehensive-annual-financial-reports/>

STATEMENT OF NET POSITION AS OF SEPT. 30, 2025

ASSETS	
Cash and cash equivalents	432,103,000
Investments	2,782,815,000
Accounts receivable, net	159,834,000
Due from Component Units	17,713,000
Inventories	11,782,000
Notes receivable	3,170,000
Other current assets	25,627,000
Restricted cash, cash equiv. and investments	8,501,000
Long-term notes receivable	19,470,000
Long-term receivables	23,512,000
Derivative instrument - rate swap	7,780,000
Equity interests in Component Units	1,750,855,000
Capital assets, non depreciable	518,826,000
Capital assets, depreciable, net	845,212,000
TOTAL ASSETS	6,607,200,000
LIABILITIES	
Accounts payable	146,834,000
Accrued liabilities	36,922,000
Due to Component Units	13,041,000
Other current liabilities	10,652,000
Unearned revenue	1,183,183,000
Notes payable and long-term debt	198,243,000
Compensated absences	48,671,000
Other noncurrent liabilities	7,796,000
TOTAL LIABILITIES	1,645,342,000
DEFERRED INFLOWS OF RESOURCES	7,780,000
TOTAL DEFERRED INFLOWS OF RESOURCES	7,780,000
NET POSITION	
Net investment in capital assets	1,079,131,000
Restricted	3,080,286,000
Unrestricted	794,661,000
TOTAL NET POSITION	4,954,078,000

STATEMENT OF ACTIVITIES FOR THE YEAR ENDED SEPT. 30, 2025

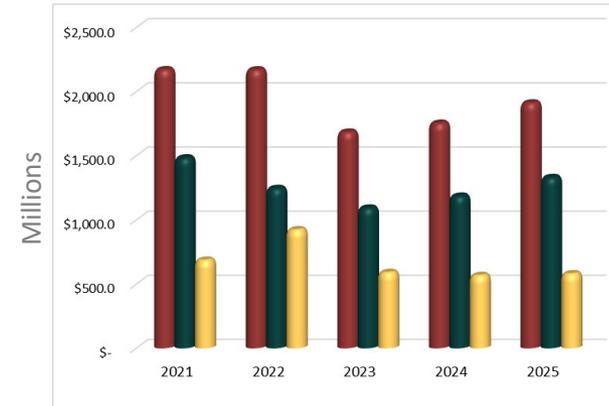
REVENUES	Total
General Revenues:	
Motor fuel tax	11,357,000
Motor vehicle tax	20,007,000
Tobacco tax	11,737,000
Sales tax	4,005,000
Unrestricted grants and contributions	37,946,000
Unrestricted investment earnings	117,602,000
Change in value of derivative instruments	(3,079,000)
Dividends from component units**	94,792,000
Litigation settlements	83,876,000
Miscellaneous revenue	8,633,000
Total general revenues:	386,876,000
Program Revenues:	
Charges for services	514,105,000
Operating grants & contributions	1,009,924,000
Capital grants & contributions	1,853,000
Total program revenues:	1,525,882,000
TOTAL REVENUES	1,912,758,000
EXPENSES	
Governmental Activities:	
Tribal government	172,049,000
Health services	709,193,000
Education services	132,341,000
Human services	97,896,000
Community services	212,179,000
Interest on long-term debt	5,584,000
Total governmental activities	1,329,242,000
Total business-type activities:	2,289,000
TOTAL EXPENSES	1,331,531,000
CHANGE IN NET POSITION	581,227,000
Net position beginning, as previously reported	4,398,157,000
Restatement	(25,306,000)
Net position beginning, as restated	4,372,851,000
NET POSITION, END OF YEAR	4,954,078,000

** Dividends received from Component Units do not reflect financial information relating to the Component Units

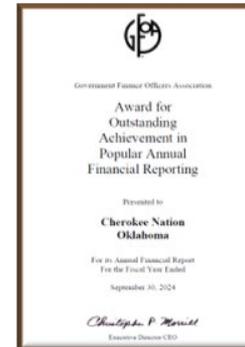
\$3.14b

The Cherokee Nation economic impact on the state of Oklahoma.

● Revenues
 ● Expenses
 ● Change in Net Position



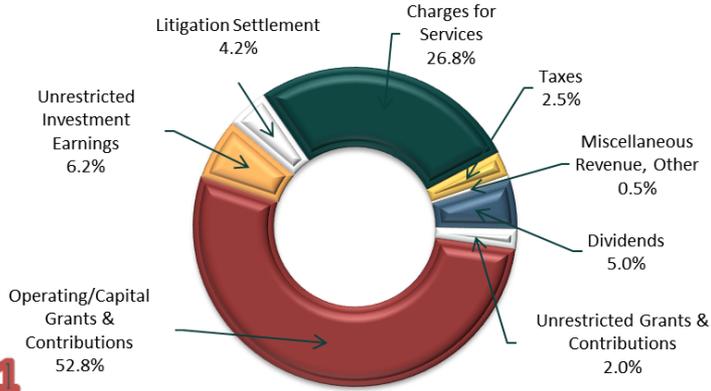
Decline in revenues is due to one-time funding of CARES Act and American Rescue Plan Act (ARPA) received in prior years.



GFOA Financial Awards

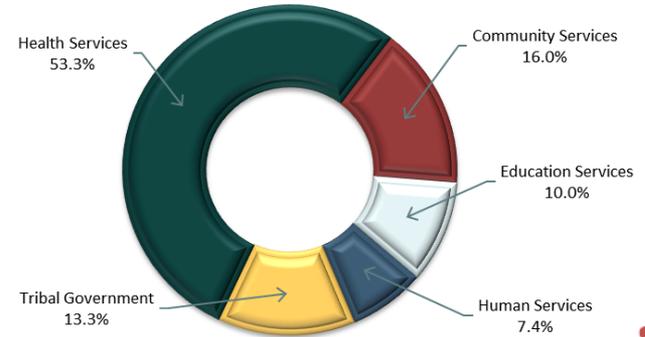
- Triple Crown Winner Award (2015-2024)
- Certificate of Achievement for Excellence in Financial Reporting (2001-2024)
- Outstanding Achievement in Popular Annual Financial Reporting (2012-2024)
- Distinguished Budget Presentation Award (2015-2025)

Where the Money Comes From



Graph 1 depicts revenues by funding source for the Governmental Activities of the Cherokee Nation.

Where the Money Goes

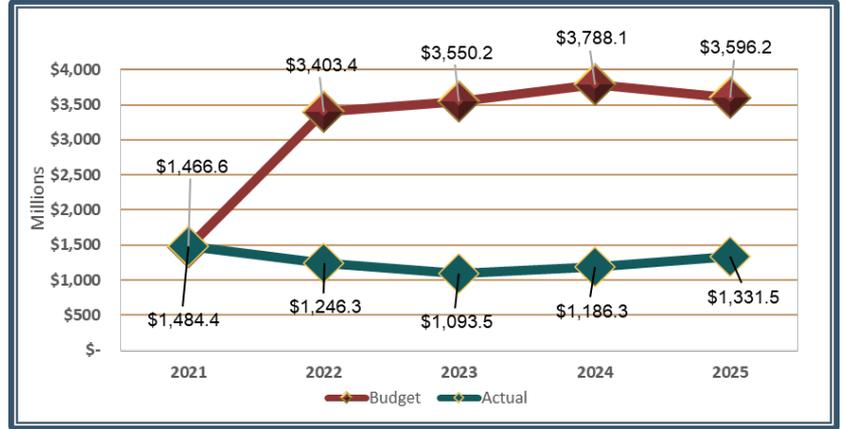
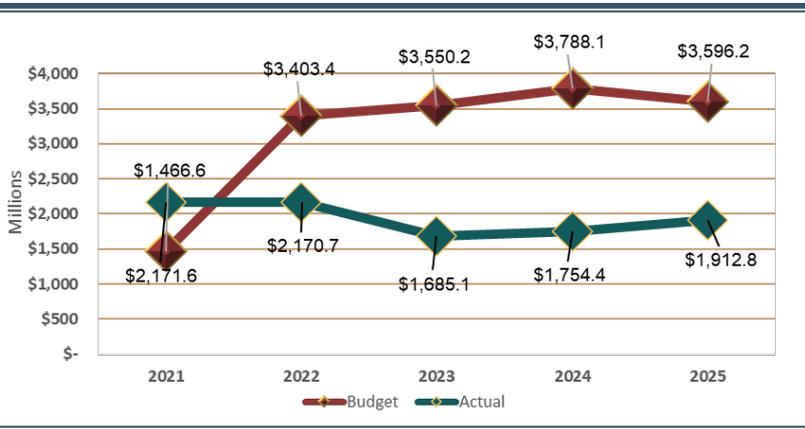


Graph 2 depicts expenses by function for the Governmental Activities of the Cherokee Nation.

Revenues

5 Year Budget vs Actual Analysis

Expenses



Variations are due to costs for major infrastructure projects that were budgeted in one year but not incurred until the next.

\$337,471,720 in Capital Projects in FY25



New WW Hastings Hospital
www.cherokeephoenix.org

\$27.8m

Invested in Child Development and Head Start Centers

\$258.4m

Invested in Health Centers, equipment, and a new hospital

\$3.9m

Invested in improving Cherokee Nation service facilities

\$15.2m

Invested in Community Wellness Centers

\$28.6m

Invested in roads, highways and bridges
(please see more details on page 13)

\$3.5m

Invested in land purchases throughout the reservation



Stilwell Wellness Center
www.Cherokee.org



Salina Health center
www.anadisgoi.com



New Tahlequah Head Start
www.cherokeephoenix.org



Pryor Child Development Center
www.anadisgoi.org



Tahlequah Behavioral Health Center
www.anadisgoi.com

CAPITAL PROJECTS
GEORGE LVMG&PPE

The Cherokee Nation received \$1.996b through the American Rescue Plan Act State and Local Fiscal Recovery Fund (ARPA SLFRF). This report reflects only spending from October 1, 2024 through September 30, 2025 to reflect the 2025 fiscal year.

ARPA SLFRF
 funding expended in FY25
\$318,089,005

Economic Impact
\$57.6m

Citizen Assistance	\$	9,215,412
Community Grants / Assistance	\$	36,227,800
Culture / Language	\$	1,834,636
Education Assistance	\$	2,838,226
Employment	\$	2,030,896
Vocational Training	\$	5,475,331
	\$	<u>57,622,301</u>

Infrastructure
\$244.8m

CN Schools / Early Child Centers	\$	81,148,710
CN Service Buildings	\$	64,263,336
Community Infrastructure	\$	24,040,654
Health / Wellness Centers	\$	13,491,218
Housing Rehab / Construction	\$	41,845,999
Rural Water & Sewer	\$	20,022,566
	\$	<u>244,812,483</u>

Public Health & Safety
\$15.7m

Disaster Relief	\$	725,088
Emergency Services	\$	864,148
Food Security	\$	6,915,860
Virtual Access	\$	6,934,515
Workplace Safety	\$	214,610
	\$	<u>15,654,221</u>

Cherokee Nation spent \$19.9m protecting our environment in FY25

Environmental Programs (CNEP)-
RGĀ ǂǂǂǂǂǂ ǂǂǂǂǂǂ

CNEP conducts formal environmental reviews to examine the potential effects associated with any changes to the environment, such as utility expansion, land acquisition, and/or construction.



CNEP performed 1,198 environmental reviews and assisted in extinguishing 221 wildfires throughout northeast Oklahoma in FY25.

Native Plants - Dǂǂǂǂǂǂǂǂ

9,447 native heirloom seed packages and 1,500 tree saplings were distributed in FY25.



1,024	Drums of hazardous materials collected
3,059	Acres brush hogged for land management
5,970	Fire acres treated
6,750	Acres sprayed for noxious weed control
35,415	Tons of landfill waste processed

Women, Infants & Children Dh̄l̄ō, J̄ōd̄l̄T & J̄h̄h̄P

- W** 4,378 nursing women received supportive assistance and food vouchers.
- I** 71,783 WIC recipients received food vouchers.
- C** Food vouchers for WIC programs totaled \$5.6m.

Emergency Medical Services ōC̄ōd̄l̄ē J̄h̄ōd̄S̄P̄J̄ J̄h̄P̄Y T̄J̄l̄ōl̄J̄



Cherokee Nation Emergency Medical Services (CNEMS) is a state licensed paramedic level ambulance service. CNEMS responded to 4,062 calls in FY2025.



www.facebook.com/TheCherokeeNation

Cherokee Nation invested \$49.1m to keep our communities safe in FY25.

Marshal Service - ōW̄ō J̄ōl̄h̄J̄ōd̄Y T̄Ḡōl̄ōJ̄J̄T



The Cherokee Nation Marshal Service is a certified law enforcement agency with jurisdiction throughout the Cherokee Nation Reservation. The Marshal Service is cross-deputized with 97 municipal, county, state, and federal agencies.

\$3.7m

Spent feeding 43,209 children throughout the summer months.

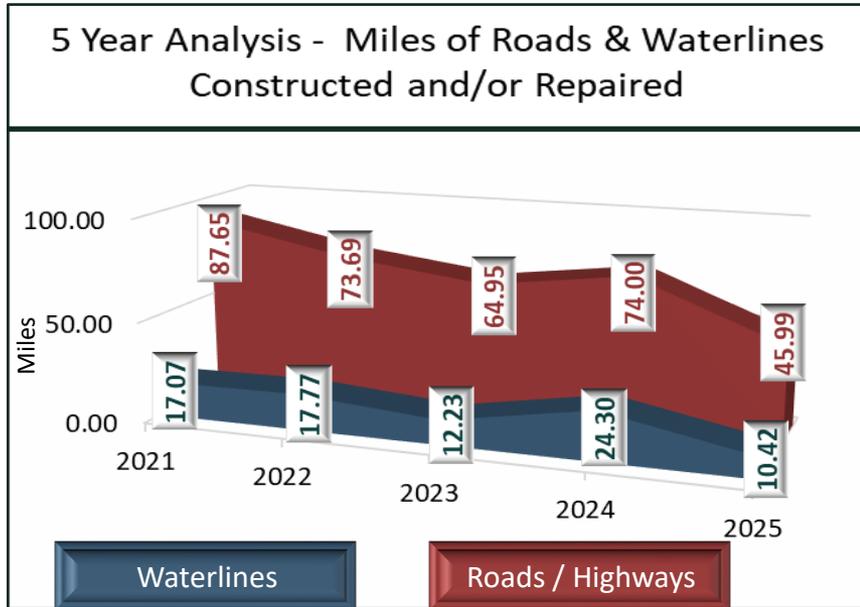
\$973.0k

Expended on Public Health and Wellness grants for parks, Wellness Centers, and walking trails.

\$503.5k

Invested in evidence-based tobacco prevention programs aimed to address commercial tobacco use.

Cherokee Nation contributes resources to our communities to ensure they remain strong and prosperous.



FY25 \$21.5m

FY25 \$30.3m



Indian Road in Cherokee & Sequoyah Counties - www.anadisgoi.com

Cherokee Nation Transit - GWY

Dᵂᵑ ᵂᵂ ᵂᵂᵂᵂᵂ - Cherokee Nation spent \$3.3m providing 115,937 transit rides across the Cherokee Nation Reservation in FY25, providing a safe, cost-effective (50 cents per ride), efficient, and eco-friendly way to travel between our communities and reduce our carbon footprint.

\$1.1m to 225 First Responder Organizations

\$889k to 524 Youth Sports / Programs

\$852k to 337 501(c)(3) Organizations

\$839k to 457 Community Organizations

\$415k to 322 School Programs

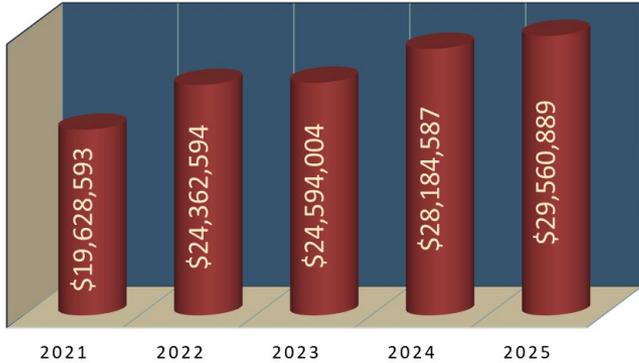
\$175k to 59 Municipalities

\$4.3m in Contributions & Donations

COMMUNITY

Cherokee Nation invested \$72.3m in education in FY25.

Scholarships - ᏈᏍᏍᏁᏍᏁ ᏐᏓᏍᏁᏍᏁ



Through the Cherokee Nation Higher Education scholarships, 6,398 scholarships were awarded to students in FY25.

[Scholarship Directory and Checklist.](#)

Motor Vehicle Tax (MVT) Unrestricted

Funds to Public Schools - Each year the Cherokee Nation allocates 38% of its tribal car tag tax revenue to public schools throughout the tribal reservation's 14 counties. In March 2025, \$7.6m was distributed to 107 school districts.



Sequoyah High School incoming freshman on the 1st day of school in August 2025.

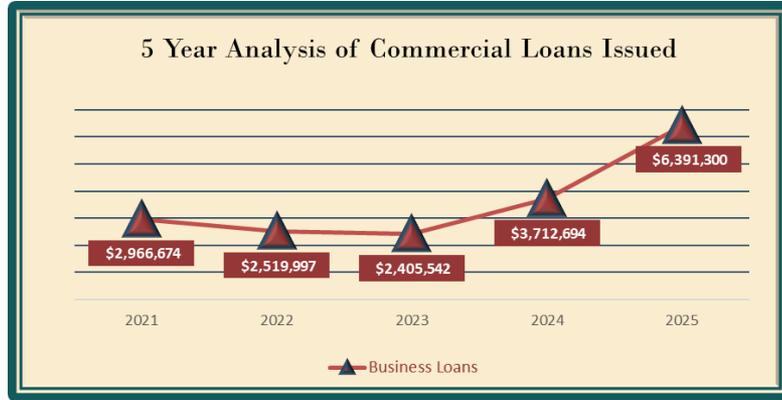
Cherokee Nation Schools - ᏈᏍᏍᏁᏍᏁ ᏐᏓᏍᏁᏍᏁ

	388 Students enrolled in Sequoyah High School (9 th - 12 th grade)	\$14.2m
	141 Students enrolled in Cherokee Immersion Charter School (Infant – 8 th grade)	\$7.7m
	822 Students enrolled in Headstart programs (6 weeks – 5 years old)	\$18.1m

Small Business Assistance Center

(SBA) ᎠᎠᎠᎠᎠ ᎠᎠᎠᎠᎠ

ᎠᎠᎠᎠᎠᎠ ᎠᎠᎠᎠᎠ - SBA encourages entrepreneurship for Cherokee citizens. The Nation's SBA program provided \$6.4m in commercial loans in FY25 to 41 small businesses creating or maintaining 276 full time jobs within our communities.



Vocational Education and Training - ᎠᎠᎠᎠᎠ ᎠᎠᎠᎠᎠ ᎠᎠᎠᎠᎠ ᎠᎠᎠᎠᎠ

The Cherokee Nation offers several in-house training programs as well as assistance to those who are enrolled at vocational and technical schools. In FY25, Cherokee Nation vocational programs assisted 1,063 Native Americans.



Lineman and fiber optic technician training



Cherokee National Holiday Pow Wow 2025



Language Technology - ᄆᄆᄆᄆᄆᄆ ᄆᄆᄆᄆ ᄆᄆᄆᄆᄆᄆ

iPhone or iPad users can access a Cherokee syllabary font keyboard. To activate the Cherokee keyboard on an iOS device, visit [phone keyboard \(Cherokee.org \)](http://phone.keyboard(Cherokee.org)).

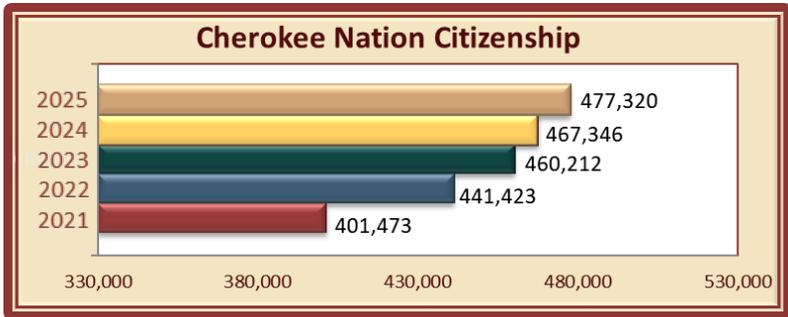
One of the greatest sources of strength Cherokee people have right now is our culture and heritage. Cherokees across the world are using social media and other digital means to stay connected.

-  www.Cherokee.org
-  www.osiyo.tv
-  www.anadisgoi.com
-  <https://visitCherokee.com>
-  The Cherokee Nation
-  @Cherokee Nation
-  @theCherokeeNation
-  Cherokee TV

More than 1 million social media followers in FY25

Cherokee National Holiday – ᄆᄆᄆᄆ ᄆᄆᄆᄆᄆᄆᄆ ᄆᄆᄆᄆᄆᄆᄆᄆ

The Cherokee National Holiday celebrates the rebuilding of the Cherokee tribal government after forced removal and commemorates the signing of the Cherokee Nation Constitution in 1839. In FY25, the tribe spent \$1.2m to fund the 3-day event, with more than 100,000 people in attendance over Labor Day weekend.



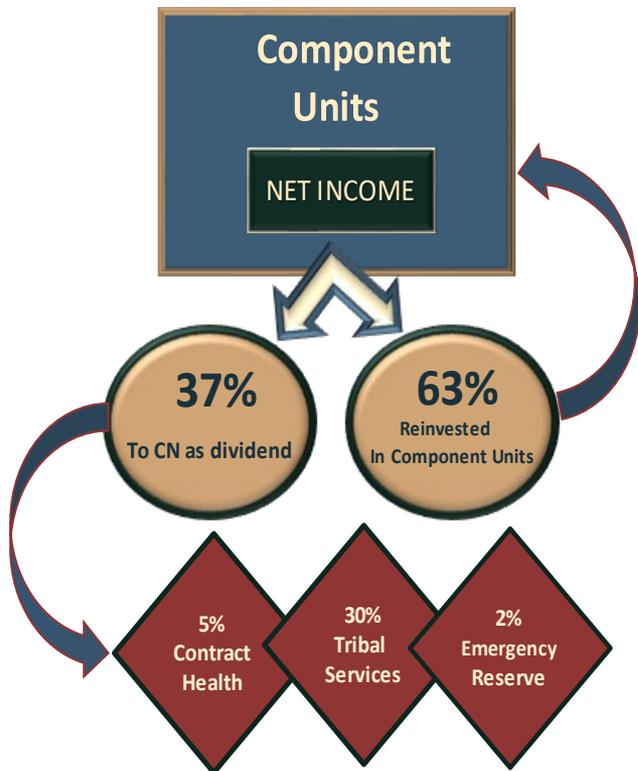
Remember the Removal bike ride 2025

Remember the Removal (RTR)- ᄆᄆᄆᄆ ᄆᄆᄆᄆᄆᄆᄆᄆ

The RTR bike ride is an annual memorial ride in which citizens retrace their ancestors' footsteps along the 950-mile Trail of Tears. In June of 2025, 12 riders completed the journey.

Component Units are legally separate organizations for which a board of directors of the entity is financially accountable. For more information on these entities, visit the links provided below.

COMPONENT UNITS
ᎠᎳᏍᏗᎠᎳᏍᏗ ᎠᎳᏍᏗ



Component Units - ᎠᎳᏍᏗᎠᎳᏍᏗ ᎠᎳᏍᏗ

Cherokee Nation Businesses

777 W. Cherokee St., Catoosa, OK 74015
 918-384-7474 www.cherokeemnationbusinesses.com
Cherokee Nation Businesses is a parent company of a diversified portfolio of businesses owned by the Cherokee Nation. Industries include environmental consulting, gaming, health care, hospitality, manufacturing & distribution, real estate, and technology.

Housing Authority of the Cherokee Nation

1500 Hensley Dr., Tahlequah, OK 74464
 918-456-5482 www.hacn.org
The Housing Authority of the Cherokee Nation provides Cherokee citizens with various means of housing assistance. Services include but are not limited to construction, housing rehabilitation, low-income rental, rental assistance, and home insurance.

Cherokee Nation Comprehensive Care Agency

1387 W. 4th St., Tahlequah OK 74464
 918-453-5554 www.eldercare.cherokee.org
The Cherokee Nation Comprehensive Care Agency is a community Program of All-Inclusive Care for the Elderly (PACE) that enhances elders' quality of life and autonomy, while enabling them to live (or remain) in their homes and communities.

Cherokee Nation Home Health Services

1630 N. Cedar, Tahlequah, OK 74464
 888-281-6910 www.cnhhs.org
Cherokee Nation Home Health Services is a tribally incorporated not-for-profit home health care agency that is Medicare and Medicaid certified to provide state-licensed home health care. Services provided include home health, outreach, and hospice.

Cherokee Nation Foundation

115 E. Delaware, Tahlequah, OK 74464
 918-207-0950 www.cherokeemnationfoundation.org
The Cherokee Nation Foundation is a 501(c)(3) charitable organization that provides higher education assistance to Cherokee students.

Cherokee Nation - ᑏᑎᑏᑏ ᑏᑎᑎ

Main: 918-453-5000 * Toll Free: 800-256-0671 * Fax: 918-458-6219

Government

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Administration (Executive Branch)

918-453-5618

Tribal Council (Legislative Branch)

918-207-3895

Tribal Courts (Judicial Branch)

918-207-3900

Resources

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Financial Resources

918-207-3943

Human Resources

918-453-5292

Management Resources

918-453-4138

Ga Du Gi

ᑎᑎᑎ

Ga Du Gi Portal

918-458-3100 (M-F 8am-5pm)

<https://gadugiportal.cherokee.org/>



Scan QR code to apply for Cherokee Nation programs through the Ga Du Gi portal.

Services

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Arts Center/Spider Gallery

918-453-5728

Human Services

918-453-5422

Career Services

918-453-5555

Cherokee FIRST Information Center

918-207-3936

Cherokee Phoenix Newspaper

918-453-5269

Commerce/Small Business Assistance

918-453-5534

Communications/PR/Web

918-453-5541

Community & Cultural Outreach

918-207-4963

Education Services

918-453-5341

Health Services

918-453-1000 (ask for clinic)

Indian Child Welfare

918-458-6900

Marshal Service

918-207-3800

One Fire Victim Services

918-772-4260 or 866-458-5399

Real Estate Services

918-453-5350

Tax Commission (Car Tags)

918-453-5100

Transit (Pelivan, KATS)

918-453-5731

Transportation & Infrastructure

918-207-3929

Tribal Registration (Enrollment)

918-458-6980

Veterans Office

918-772-4166

Wildlife Conservation

918-453-5333

Thank you

GV

Wa Do



Cherokee Nation

GWYA Dʒʌ

P.O. Box 948 Tahlequah, OK 74465
918-453-5000 www.Cherokee.org