UNIVERSITY FEDERAL CREDIT UNION

UNAUDITED STATEMENT OF FINANCIAL CONDITION

February 28, 2026

ASSETS		2026	2025	Change
Cash and Cash Equivalents		$57,327,019	$55,121,032	4.0%
Liquidity Investments		288,106,153	229,670,399	25.4%
Total Cash and Liquidity		345,433,172	284,791,430	21.3%
Securities Available for Sale		607,130,261	427,657,003	42.0%
Securities Held to Maturity		0	0	N/A
Certificates of Deposit		240,000	0	N/A
Total Investments		607,370,261	427,657,003	42.0%
Consumer Loans, net		1,437,714,620	1,432,769,712	0.3%
Credit Card Loans		181,908,479	166,862,600	9.0%
Education Loans, net		171,945	244,961	-29.8%
Business Loans		187,933,165	171,555,180	9.5%
Real Estate Loans, net		1,193,668,128	1,256,573,030	-5.0%
Real Estate Loans, Held for Sale		16,937,242	22,211,679	-23.7%
Total Gross Loans		3,018,333,578	3,050,217,162	-1.0%
Allowance for Loan Losses		(50,448,799)	(38,072,068)	32.5%
Total Loans Net of Allowance		2,967,884,779	3,012,145,094	-1.5%
Accrued Interest Receivable		14,257,972	12,390,923	15.1%
Accounts Receivable	(1)	91,130,728	87,889,848	3.7%
Other Investments		23,804,394	19,177,304	24.1%
Land and Buildings		87,562,094	86,137,672	1.7%
Right-Of-Use Asset - Leases		36,506,890	36,414,744	0.3%
Other Fixed Assets		21,715,318	21,747,398	-0.1%
Foreclosed & Repossessed Assets		2,601,386	1,683,102	54.6%
Amortizable Intangible Assets - Net		16,088,685	17,694,708	-9.1%
Mortgage Servicing Rights		14,516,380	14,634,841	-0.8%
NCUA Insurance Fund Deposit		30,911,966	30,596,718	1.0%
Other Assets		66,397,626	58,653,601	13.2%
Total Other Assets		405,493,438	387,020,860	4.8%
Total Assets		$4,326,181,650	$4,111,614,387	5.2%
(1) ACH Warehoused Deposits Posted		$66,857,414	$64,678,924	3.4%

LIABILITIES		2026	2025	Change
Checking Accounts		$1,254,683,455	$1,203,136,436	4.3%
Money Market Accounts		613,586,261	622,048,625	-1.4%
Share Accounts		939,337,687	924,721,157	1.6%
Variable Rate IRA Accounts		20,425,306	21,267,217	-4.0%
Certificates of Deposit		620,699,369	556,828,565	11.5%
IRA Certificates of Deposit		28,316,528	24,725,168	14.5%
Total Shares and Deposits	(1)	3,477,048,606	3,352,727,168	3.7%
Borrowed Funds		336,000,000	296,000,000	13.5%
Dividends and Interest Payable		1,297,648	1,173,623	10.6%
Accrued Expenses and Accounts Payable		71,120,750	59,692,082	19.1%
Official Checks Outstanding		11,625,556	12,175,067	-4.5%
Deferred Credits		4,686,392	5,939,789	-21.1%
Lease Liability		36,800,272	36,580,085	0.6%
Other Liabilities		1,571,077	1,704,989	-7.9%
Total Other Liabilities		463,101,695	413,265,636	12.1%
Total Liabilities		3,940,150,301	3,765,992,803	4.6%
MEMBERS' EQUITY				
AFS Securities Unrealized Gains/(Losses)		(8,060,454)	(27,063,441)	-70.2%
Undivided Earnings		390,678,240	371,131,999	5.3%
Net Income		3,413,563	1,553,027	119.8%
Total Members' Equity		386,031,349	345,621,584	11.7%
Total Liabilities and Members' Equity		$4,326,181,650	$4,111,614,387	5.2%

Federally insured by NCUA