UNIVERSITY FEDERAL CREDIT UNION

UNAUDITED STATEMENT OF FINANCIAL CONDITION

March 31, 2026

ASSETS		2026	2025	Change
Cash and Cash Equivalents		$63,874,386	$67,394,374	-5.2%
Liquidity Investments		240,424,616	199,205,794	20.7%
Total Cash and Liquidity		304,299,002	266,600,168	14.1%
Securities Available for Sale		612,697,519	473,851,929	29.3%
Securities Held to Maturity		0	0	N/A
Certificates of Deposit		240,000	0	N/A
Total Investments		612,937,519	473,851,929	29.4%
Consumer Loans, net		1,422,948,447	1,433,046,980	-0.7%
Credit Card Loans		182,921,555	167,744,307	9.0%
Education Loans, net		166,418	239,491	-30.5%
Business Loans		182,529,043	173,565,155	5.2%
Real Estate Loans, net		1,185,589,533	1,252,359,398	-5.3%
Real Estate Loans, Held for Sale		21,427,455	21,443,395	-0.1%
Total Gross Loans		2,995,582,451	3,048,398,726	-1.7%
Allowance for Loan Losses		(50,562,057)	(38,680,405)	30.7%
Total Loans Net of Allowance		2,945,020,394	3,009,718,321	-2.1%
Accrued Interest Receivable		14,424,011	13,136,667	9.8%
Accounts Receivable	(1)	99,830,819	95,357,354	4.7%
Other Investments		21,601,887	19,371,084	11.5%
Land and Buildings		87,356,440	85,859,474	1.7%
Right-Of-Use Asset - Leases		36,242,438	34,960,087	3.7%
Other Fixed Assets		21,498,108	21,562,723	-0.3%
Foreclosed & Repossessed Assets		2,578,463	1,525,386	69.0%
Amortizable Intangible Assets - Net		15,954,850	17,560,873	-9.1%
Mortgage Servicing Rights		14,474,857	14,606,004	-0.9%
NCUA Insurance Fund Deposit		30,911,966	30,596,718	1.0%
Other Assets		66,277,667	59,328,357	11.7%
Total Other Assets		411,151,505	393,864,727	4.4%
Total Assets		$4,273,408,419	$4,144,035,145	3.1%
(1) ACH Warehoused Deposits Posted		$74,317,084	$71,141,740	4.5%

LIABILITIES	2026	2025	Change
Checking Accounts	$1,241,924,824	$1,197,595,860	3.7%
Money Market Accounts	618,889,060	627,461,386	-1.4%
Share Accounts	948,753,117	930,979,739	1.9%
Variable Rate IRA Accounts	20,675,297	21,609,614	-4.3%
Certificates of Deposit	618,969,775	565,882,376	9.4%
IRA Certificates of Deposit	28,445,759	24,971,582	13.9%
Total Shares and Deposits (1)	3,477,657,831	3,368,500,556	3.2%
Borrowed Funds	306,000,000	306,174,219	-0.1%
Dividends and Interest Payable	1,137,268	1,058,649	7.4%
Accrued Expenses and Accounts Payable	49,465,109	59,343,143	-16.6%
Official Checks Outstanding	9,985,950	16,240,584	-38.5%
Deferred Credits	4,486,583	5,784,969	-22.4%
Lease Liability	36,561,804	35,158,733	4.0%
Other Liabilities	1,463,556	1,604,637	-8.8%
Total Other Liabilities	409,100,270	425,364,934	-3.8%
Total Liabilities	3,886,758,101	3,793,865,490	2.4%
MEMBERS' EQUITY			
AFS Securities Unrealized Gains/(Losses)	(12,370,500)	(25,893,442)	-52.2%
Undivided Earnings	390,678,240	371,131,999	5.3%
Net Income	8,342,577	4,931,098	69.2%
Total Members' Equity	386,650,318	350,169,654	10.4%
Total Liabilities and Members' Equity	$4,273,408,419	$4,144,035,145	3.1%

Federally insured by NCUA