

UNIVERSITY FEDERAL CREDIT UNION
UNAUDITED STATEMENT OF FINANCIAL CONDITION
April 30, 2026

<u>ASSETS</u>	<u>2026</u>	<u>2025</u>	<u>Change</u>
Cash and Cash Equivalents	\$59,278,952	\$57,389,135	3.3%
Liquidity Investments	185,651,843	138,801,553	33.8%
Total Cash and Liquidity	244,930,796	196,190,688	24.8%
Securities Available for Sale	680,054,739	474,313,939	43.4%
Securities Held to Maturity	0	0	N/A
Certificates of Deposit	242,140	0	N/A
Total Investments	680,296,880	474,313,939	43.4%
Consumer Loans, net	1,415,586,898	1,444,344,027	-2.0%
Credit Card Loans	183,516,487	169,024,389	8.6%
Education Loans, net	161,743	230,573	-29.9%
Business Loans	182,593,419	175,176,399	4.2%
Real Estate Loans, net	1,176,314,535	1,251,917,351	-6.0%
Real Estate Loans, Held for Sale	47,084,418	27,009,055	74.3%
Total Gross Loans	3,005,257,501	3,067,701,793	-2.0%
Allowance for Loan Losses	(51,966,861)	(39,837,272)	30.4%
Total Loans Net of Allowance	2,953,290,640	3,027,864,521	-2.5%
Accrued Interest Receivable	14,378,649	13,339,767	7.8%
Accounts Receivable (1)	137,640,782	107,473,390	28.1%
Other Investments	21,933,114	19,660,360	11.6%
Land and Buildings	87,204,377	85,984,792	1.4%
Right-Of-Use Asset - Leases	36,034,125	34,722,000	3.8%
Other Fixed Assets	21,414,900	21,344,380	0.3%
Foreclosed & Repossessed Assets	2,271,460	919,504	147.0%
Amortizable Intangible Assets - Net	15,821,014	17,427,037	-9.2%
Mortgage Servicing Rights	14,267,478	14,547,661	-1.9%
NCUA Insurance Fund Deposit	30,911,966	30,006,119	3.0%
Other Assets	65,305,864	59,131,738	10.4%
Total Other Assets	447,183,729	404,556,748	10.5%
Total Assets	\$4,325,702,044	\$4,102,925,896	5.4%

(1) ACH Warehoused Deposits Posted \$108,951,855 \$84,322,132 29.2%

Federally insured by NCUA

<u>LIABILITIES</u>	<u>2026</u>	<u>2025</u>	<u>Change</u>
Checking Accounts	\$1,255,732,253	\$1,176,669,123	6.7%
Money Market Accounts	624,839,819	619,743,687	0.8%
Share Accounts	952,161,004	919,830,452	3.5%
Variable Rate IRA Accounts	20,414,267	21,565,004	-5.3%
Certificates of Deposit	617,449,446	576,360,916	7.1%
IRA Certificates of Deposit	29,042,840	25,742,329	12.8%
Total Shares and Deposits (1)	3,499,639,629	3,339,911,511	4.8%
Borrowed Funds	306,000,000	296,000,000	3.4%
Dividends and Interest Payable	1,146,624	1,198,152	-4.3%
Accrued Expenses and Accounts Payable	75,598,765	53,072,166	42.4%
Official Checks Outstanding	13,176,403	15,593,402	-15.5%
Deferred Credits	4,366,059	5,681,956	-23.2%
Lease Liability	36,389,597	34,949,372	4.1%
Other Liabilities	1,554,671	1,575,780	-1.3%
Total Other Liabilities	438,232,119	408,070,828	7.4%
Total Liabilities	3,937,871,748	3,747,982,338	5.1%
MEMBERS' EQUITY			
AFS Securities Unrealized Gains/(Losses)	(12,578,648)	(23,413,832)	-46.3%
Undivided Earnings	390,678,240	371,131,999	5.3%
Net Income	9,730,704	7,225,391	34.7%
Total Members' Equity	387,830,296	354,943,558	9.3%
Total Liabilities and Members' Equity	\$4,325,702,044	\$4,102,925,896	5.4%