

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

<u>ASSETS</u>	<u>2026</u>	<u>2025</u>	<u>Change</u>
Cash and Cash Equivalents	\$62,843,596	\$67,837,443	-7.4%
Liquidity Investments	114,992,791	182,644,161	-37.0%
Total Cash and Liquidity	177,836,387	250,481,604	-29.0%
Securities Available for Sale	722,367,481	520,387,173	38.8%
Securities Held to Maturity	0	0	N/A
Certificates of Deposit	244,207	0	N/A
Total Investments	722,611,688	520,387,173	38.9%
Consumer Loans, net	1,409,936,276	1,446,997,208	-2.6%
Credit Card Loans	187,187,164	173,251,249	8.0%
Education Loans, net	150,369	209,135	-28.1%
Business Loans	178,277,786	177,663,293	0.3%
Real Estate Loans, net	1,192,709,997	1,237,879,666	-3.6%
Real Estate Loans, Held for Sale	34,007,151	13,179,603	158.0%
Total Gross Loans	3,002,268,743	3,049,180,154	-1.5%
Allowance for Loan Losses	(53,124,840)	(41,147,979)	29.1%
Total Loans Net of Allowance	2,949,143,904	3,008,032,175	-2.0%
Accrued Interest Receivable	14,541,147	13,587,471	7.0%
Accounts Receivable (1)	109,854,509	86,801,794	26.6%
Other Investments	22,139,100	21,694,954	2.0%
Land and Buildings	87,335,512	86,229,272	1.3%
Right-Of-Use Asset - Leases	35,875,970	38,366,373	-6.5%
Other Fixed Assets	21,694,184	21,064,116	3.0%
Foreclosed & Repossessed Assets	2,306,213	1,470,512	56.8%
Amortizable Intangible Assets - Net	15,553,344	17,159,367	-9.4%
Mortgage Servicing Rights	14,380,362	14,822,370	-3.0%
NCUA Insurance Fund Deposit	30,911,966	30,006,119	3.0%
Other Assets	65,066,264	57,377,422	13.4%
Total Other Assets	419,658,572	388,579,771	8.0%
Total Assets	\$4,269,250,551	\$4,167,480,722	2.4%

(1) ACH Warehoused Deposits Posted \$79,136,773 \$62,374,265 26.9%

Federally insured by NCUA

<u>LIABILITIES</u>	<u>2026</u>	<u>2025</u>	<u>Change</u>
Checking Accounts	\$1,237,955,856	\$1,165,669,051	6.2%
Money Market Accounts	611,377,935	615,720,533	-0.7%
Share Accounts	941,261,563	909,941,304	3.4%
Variable Rate IRA Accounts	19,707,870	21,654,876	-9.0%
Certificates of Deposit	623,794,330	596,466,028	4.6%
IRA Certificates of Deposit	28,702,624	26,821,998	7.0%
Total Shares and Deposits (1)	3,462,800,178	3,336,273,790	3.8%
Borrowed Funds	300,840,670	355,868,511	-15.5%
Dividends and Interest Payable	1,064,211	1,215,249	-12.4%
Accrued Expenses and Accounts Payable	57,143,015	55,579,766	2.8%
Official Checks Outstanding	11,840,943	12,338,417	-4.0%
Deferred Credits	4,058,940	5,412,394	-25.0%
Lease Liability	36,324,325	38,639,979	-6.0%
Other Liabilities	1,513,634	2,466,294	-38.6%
Total Other Liabilities	412,785,740	471,520,610	-12.5%
Total Liabilities	3,875,585,918	3,807,794,400	1.8%
MEMBERS' EQUITY			
AFS Securities Unrealized Gains/(Losses)	(13,361,766)	(21,754,711)	-38.6%
Undivided Earnings	390,678,240	371,131,999	5.3%
Net Income	16,348,159	10,309,034	58.6%
Total Members' Equity	393,664,633	359,686,321	9.4%
Total Liabilities and Members' Equity	\$4,269,250,551	\$4,167,480,722	2.4%