

UNIVERSITY FEDERAL CREDIT UNION
UNAUDITED STATEMENT OF FINANCIAL CONDITION
July 31, 2026

<u>ASSETS</u>	<u>2026</u>	<u>2025</u>	<u>Change</u>
Cash and Cash Equivalents	\$58,580,959	\$56,597,692	3.5%
Liquidity Investments	123,181,462	142,211,185	-13.4%
Total Cash and Liquidity	181,762,420	198,808,876	-8.6%
Securities Available for Sale	718,024,740	517,169,681	38.8%
Securities Held to Maturity	0	0	N/A
Certificates of Deposit	244,207	0	N/A
Total Investments	718,268,947	517,169,681	38.9%

Consumer Loans, net	1,408,611,114	1,454,437,877	-3.2%
Credit Card Loans	188,812,336	175,265,611	7.7%
Education Loans, net	141,703	204,271	-30.6%
Business Loans	171,028,593	181,651,146	-5.8%
Real Estate Loans, net	1,231,118,646	1,240,915,675	-0.8%
Real Estate Loans, Held for Sale	11,988,172	17,510,706	-31.5%
Total Gross Loans	3,011,700,566	3,069,985,285	-1.9%
Allowance for Loan Losses	(54,709,243)	(41,830,557)	30.8%
Total Loans Net of Allowance	2,956,991,323	3,028,154,728	-2.4%

Accrued Interest Receivable	14,966,709	13,985,333	7.0%
Accounts Receivable	(1) 85,292,894	138,665,782	-38.5%
Other Investments	20,639,099	21,754,954	-5.1%
Land and Buildings	87,164,740	86,634,861	0.6%
Right-Of-Use Asset - Leases	35,515,803	38,094,773	-6.8%
Other Fixed Assets	21,756,620	21,260,975	2.3%
Foreclosed & Repossessed Assets	2,674,684	1,442,875	85.4%
Amortizable Intangible Assets - Net	15,388,790	17,025,532	-9.6%
Mortgage Servicing Rights	14,187,655	14,761,945	-3.9%
NCUA Insurance Fund Deposit	30,911,966	30,006,119	3.0%
Other Assets	65,288,091	58,882,810	10.9%
Total Other Assets	393,787,050	442,515,958	-11.0%

Total Assets	\$4,250,809,740	\$4,186,649,243	1.5%
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(1) ACH Warehoused Deposits Posted	\$55,821,215	\$107,986,180	-48.3%
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Federally insured by NCUA

<u>LIABILITIES</u>	<u>2026</u>	<u>2025</u>	<u>Change</u>
Checking Accounts	\$1,255,017,344	\$1,183,835,468	6.0%
Money Market Accounts	612,595,608	611,183,938	0.2%
Share Accounts	946,783,729	912,635,221	3.7%
Variable Rate IRA Accounts	19,149,381	21,571,237	-11.2%
Certificates of Deposit	622,857,608	601,659,777	3.5%
IRA Certificates of Deposit	28,615,629	27,301,423	4.8%
Total Shares and Deposits (1)	3,485,019,298	3,358,187,065	3.8%

Borrowed Funds	260,840,670	346,000,000	-24.6%
Dividends and Interest Payable	917,936	1,374,397	-33.2%
Accrued Expenses and Accounts Payable	55,681,106	60,634,928	-8.2%
Official Checks Outstanding	13,400,825	14,393,309	-6.9%
Deferred Credits	4,574,006	5,365,025	-14.7%
Lease Liability	36,007,362	38,405,112	-6.2%
Other Liabilities	1,451,005	1,594,407	-9.0%
Total Other Liabilities	372,872,910	467,767,178	-20.3%

Total Liabilities	3,857,892,209	3,825,954,243	0.8%
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<u>MEMBERS' EQUITY</u>			
AFS Securities Unrealized Gains/(Losses)	(16,597,112)	(22,497,619)	-26.2%
Undivided Earnings	390,678,240	371,131,999	5.3%
Net Income	18,836,403	12,060,620	56.2%
Total Members' Equity	392,917,532	360,695,000	8.9%

Total Liabilities and Members' Equity	\$4,250,809,740	\$4,186,649,243	1.5%
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