

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

<u>ASSETS</u>	<u>2026</u>	<u>2025</u>	<u>Change</u>
Cash and Cash Equivalents	\$71,106,977	\$64,712,356	9.9%
Liquidity Investments	82,110,546	307,558,629	-73.3%
Total Cash and Liquidity	153,217,524	372,270,985	-58.8%
Securities Available for Sale	713,469,986	445,613,766	60.1%
Securities Held to Maturity	0	0	N/A
Certificates of Deposit	246,361	0	N/A
Total Investments	713,716,347	445,613,766	60.2%
Consumer Loans, net	1,407,439,718	1,458,807,938	-3.5%
Credit Card Loans	190,963,064	177,219,684	7.8%
Education Loans, net	135,219	199,781	-32.3%
Business Loans	169,276,670	183,765,871	-7.9%
Real Estate Loans, net	1,238,969,048	1,240,507,922	-0.1%
Real Estate Loans, Held for Sale	18,013,956	19,638,733	-8.3%
Total Gross Loans	3,024,797,675	3,080,139,928	-1.8%
Allowance for Loan Losses	(53,580,483)	(42,580,813)	25.8%
Total Loans Net of Allowance	2,971,217,192	3,037,559,115	-2.2%
Accrued Interest Receivable	15,391,583	14,430,621	6.7%
Accounts Receivable (1)	90,129,999	82,950,909	8.7%
Other Investments	20,596,331	21,736,098	-5.2%
Land and Buildings	87,247,714	87,162,294	0.1%
Right-Of-Use Asset - Leases	35,195,422	37,637,068	-6.5%
Other Fixed Assets	22,023,282	21,354,384	3.1%
Foreclosed & Repossessed Assets	2,494,877	1,436,682	73.7%
Amortizable Intangible Assets - Net	15,224,235	16,891,696	-9.9%
Mortgage Servicing Rights	14,109,384	14,700,055	-4.0%
NCUA Insurance Fund Deposit	30,911,966	30,006,119	3.0%
Other Assets	67,362,178	58,131,823	15.9%
Total Other Assets	400,686,970	386,437,749	3.7%
Total Assets	\$4,238,838,033	\$4,241,881,615	-0.1%

(1) ACH Warehoused Deposits Posted \$62,799,594 \$57,014,785 10.1%

Federally insured by NCUA

<u>LIABILITIES</u>	<u>2026</u>	<u>2025</u>	<u>Change</u>
Checking Accounts	\$1,235,518,449	\$1,193,375,872	3.5%
Money Market Accounts	615,641,097	612,078,298	0.6%
Share Accounts	947,974,185	912,142,604	3.9%
Variable Rate IRA Accounts	18,995,090	21,827,683	-13.0%
Certificates of Deposit	622,002,517	607,575,498	2.4%
IRA Certificates of Deposit	28,685,782	27,596,959	3.9%
Total Shares and Deposits (1)	3,468,817,118	3,374,596,914	2.8%
Borrowed Funds	260,840,670	355,693,375	-26.7%
Dividends and Interest Payable	928,664	1,384,876	-32.9%
Accrued Expenses and Accounts Payable	57,185,415	82,814,785	-30.9%
Official Checks Outstanding	12,073,460	14,288,465	-15.5%
Deferred Credits	5,199,833	6,016,312	-13.6%
Lease Liability	35,731,941	37,984,867	-5.9%
Other Liabilities	1,382,404	1,710,864	-19.2%
Total Other Liabilities	373,342,388	499,893,545	-25.3%
Total Liabilities	3,842,159,506	3,874,490,459	-0.8%
MEMBERS' EQUITY			
AFS Securities Unrealized Gains/(Losses)	(16,096,897)	(18,715,229)	-14.0%
Undivided Earnings	390,678,240	371,131,999	5.3%
Net Income	22,097,184	14,974,387	47.6%
Total Members' Equity	396,678,527	367,391,156	8.0%
Total Liabilities and Members' Equity	\$4,238,838,033	\$4,241,881,615	-0.1%