

UNIVERSITY FEDERAL CREDIT UNION
UNAUDITED STATEMENT OF FINANCIAL CONDITION
July 31, 2025

<u>ASSETS</u>	<u>2025</u>	<u>2024</u>	<u>Change</u>
Cash and Cash Equivalents	\$56,597,692	\$53,417,417	6.0%
Liquidity Investments	142,211,185	224,108,277	(36.5%)
Total Cash and Liquidity	198,808,876	277,525,694	(28.4%)
Securities Available for Sale	517,169,681	358,299,156	44.3%
Securities Held to Maturity	0	0	N/A
Certificates of Deposit	0	100,000	(100.0%)
Total Investments	517,169,681	358,399,156	44.3%

Personal Loans, net	1,454,437,877	1,485,905,424	(2.1%)
Credit Card Loans	175,265,611	162,667,116	7.7%
Education Loans, net	204,271	316,680	(35.5%)
Commercial Loans	181,651,146	138,657,521	31.0%
Real Estate Loans, net	1,240,915,675	1,284,049,277	(3.4%)
Real Estate Loans, Held for Sale	17,510,706	15,958,367	9.7%
Total Gross Loans	3,069,985,285	3,087,554,385	(0.6%)
Allowance for Loan Losses	(41,830,557)	(35,985,228)	16.2%
Total Loans Net of Allowance	3,028,154,728	3,051,569,157	(0.8%)

Accrued Interest Receivable	13,985,333	12,809,066	9.2%
Accounts Receivable (1)	138,665,782	107,471,193	29.0%
Other Investments	21,754,954	15,966,288	36.3%
Land and Buildings	86,634,861	83,375,684	3.9%
Right-Of-Use Asset - Leases	38,094,773	36,025,297	5.7%
Other Fixed Assets	21,260,975	22,610,235	(6.0%)
Foreclosed & Repossessed Assets	1,442,875	1,041,516	38.5%
Amortizable Intangible Assets - Net	17,025,532	18,537,542	(8.2%)
Mortgage Servicing Rights	14,761,945	15,040,843	(1.9%)
NCUA Insurance Fund Deposit	30,006,119	30,974,937	(3.1%)
Other Assets	58,882,810	57,014,093	3.3%
Total Other Assets	442,515,958	400,866,693	10.4%

Total Assets	\$4,186,649,243	\$4,088,360,699	2.4%
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(1) ACH Warehoused Deposits Posted	\$107,986,180	\$83,937,967	28.6%
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Federally insured by NCUA

<u>LIABILITIES</u>	<u>2025</u>	<u>2024</u>	<u>Change</u>
Checking Accounts	\$1,183,835,468	\$1,159,846,270	2.1%
Money Market Accounts	611,183,938	649,117,364	(5.8%)
Share Accounts	912,635,221	921,238,523	(0.9%)
Variable Rate IRA Accounts	21,571,237	22,742,000	(5.1%)
Certificates of Deposit	601,659,777	506,919,580	18.7%
IRA Certificates of Deposit	27,301,423	22,753,993	20.0%
Total Shares and Deposits (1)	3,358,187,065	3,282,617,730	2.3%

Borrowed Funds	346,000,000	361,000,000	(4.2%)
Dividends and Interest Payable	1,374,397	4,769,400	(71.2%)
Accrued Expenses and Accounts Payable	60,634,928	61,858,286	(2.0%)
Official Checks Outstanding	14,393,309	11,442,571	25.8%
Deferred Credits	5,365,025	3,998,253	34.2%
Lease Liability	38,405,112	36,152,909	6.2%
Other Liabilities	1,594,407	2,205,370	(27.7%)
Total Other Liabilities	467,767,178	481,426,790	(2.8%)

Total Liabilities	3,825,954,243	3,764,044,520	1.6%
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<u>MEMBERS' EQUITY</u>			
AFS Securities Unrealized Gains/(Losses)	(22,497,619)	(35,235,182)	(36.2%)
Undivided Earnings	371,131,999	344,482,266	7.7%
Net Income	12,060,620	15,069,097	(20.0%)
Total Members' Equity	360,695,000	324,316,180	11.2%

Total Liabilities and Members' Equity	\$4,186,649,243	\$4,088,360,699	2.4%
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