

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

<u>ASSETS</u>	<u>2025</u>	<u>2024</u>	<u>Change</u>
Cash and Cash Equivalents	\$58,923,869	\$57,552,294	2.4%
Liquidity Investments	253,358,126	172,141,380	47.2%
Total Cash and Liquidity	312,281,995	229,693,673	36.0%
Securities Available for Sale	566,251,008	431,531,995	31.2%
Securities Held to Maturity	0	0	N/A
Certificates of Deposit	0	100,000	(100.0%)
Total Investments	566,251,008	431,631,995	31.2%

Personal Loans, net	1,453,234,584	1,469,682,158	(1.1%)
Credit Card Loans	178,986,464	165,814,225	7.9%
Education Loans, net	190,642	269,474	(29.3%)
Commercial Loans	187,203,829	161,931,751	15.6%
Real Estate Loans, net	1,226,103,546	1,274,072,473	(3.8%)
Real Estate Loans, Held for Sale	17,661,659	16,568,823	6.6%
Total Gross Loans	3,063,380,724	3,088,338,905	(0.8%)
Allowance for Loan Losses	(44,177,849)	(37,348,318)	18.3%
Total Loans Net of Allowance	3,019,202,875	3,050,990,586	(1.0%)

Accrued Interest Receivable	14,189,418	13,068,270	8.6%
Accounts Receivable (1)	89,217,737	123,590,069	(27.8%)
Other Investments	23,525,908	15,700,108	49.8%
Land and Buildings	87,768,692	84,545,225	3.8%
Right-Of-Use Asset - Leases	36,928,834	38,253,557	(3.5%)
Other Fixed Assets	21,672,174	22,951,347	(5.6%)
Foreclosed & Repossessed Assets	2,316,387	1,181,884	96.0%
Amortizable Intangible Assets - Net	16,624,026	18,230,049	(8.8%)
Mortgage Servicing Rights	14,701,451	14,683,980	0.1%
NCUA Insurance Fund Deposit	30,911,966	30,596,718	1.0%
Other Assets	59,043,499	57,957,272	1.9%
Total Other Assets	396,900,092	420,758,477	(5.7%)

Total Assets	\$4,294,635,969	\$4,133,074,732	3.9%
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(1) ACH Warehoused Deposits Posted	\$58,406,118	\$102,832,881	(43.2%)
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Federally insured by NCUA

<u>LIABILITIES</u>	<u>2025</u>	<u>2024</u>	<u>Change</u>
Checking Accounts	\$1,208,579,452	\$1,177,959,948	2.6%
Money Market Accounts	616,153,339	638,322,429	(3.5%)
Share Accounts	923,092,988	918,200,551	0.5%
Variable Rate IRA Accounts	21,492,516	21,727,226	(1.1%)
Certificates of Deposit	614,594,129	518,234,447	18.6%
IRA Certificates of Deposit	28,004,629	23,372,117	19.8%
Total Shares and Deposits (1)	3,411,917,053	3,297,816,719	3.5%

Borrowed Funds	396,000,000	386,000,000	2.6%
Dividends and Interest Payable	1,395,748	6,654,592	(79.0%)
Accrued Expenses and Accounts Payable	56,625,075	58,086,877	(2.5%)
Official Checks Outstanding	10,783,229	9,806,169	10.0%
Deferred Credits	5,689,049	4,255,609	33.7%
Lease Liability	37,244,148	38,385,460	(3.0%)
Other Liabilities	1,754,115	1,254,758	39.8%
Total Other Liabilities	509,491,365	504,443,466	1.0%

Total Liabilities	3,921,408,418	3,802,260,185	3.1%
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<u>MEMBERS' EQUITY</u>			
AFS Securities Unrealized Gains/(Losses)	(15,917,332)	(33,143,074)	(52.0%)
Undivided Earnings	371,131,999	344,482,266	7.7%
Net Income	18,012,885	19,475,356	(7.5%)
Total Members' Equity	373,227,552	330,814,547	12.8%

Total Liabilities and Members' Equity	\$4,294,635,969	\$4,133,074,732	3.9%
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