

UNIVERSITY FEDERAL CREDIT UNION
UNAUDITED STATEMENT OF FINANCIAL CONDITION
November 30, 2025

<u>ASSETS</u>	<u>2025</u>	<u>2024</u>	<u>Change</u>
Cash and Cash Equivalents	\$62,274,520	\$57,785,480	7.8%
Liquidity Investments	219,507,816	278,103,680	(21.1%)
Total Cash and Liquidity	281,782,336	335,889,160	(16.1%)
Securities Available for Sale	562,911,814	430,860,594	30.6%
Securities Held to Maturity	0	0	N/A
Certificates of Deposit	240,000	100,000	140.0%
Total Investments	563,151,814	430,960,594	30.7%
Personal Loans, net	1,451,645,210	1,465,082,643	(0.9%)
Credit Card Loans	181,028,353	166,697,392	8.6%
Education Loans, net	185,704	263,599	(29.6%)
Commercial Loans	187,260,302	165,615,196	13.1%
Real Estate Loans, net	1,220,552,815	1,271,952,552	(4.0%)
Real Estate Loans, Held for Sale	26,953,222	12,467,115	116.2%
Total Gross Loans	3,067,625,607	3,082,078,498	(0.5%)
Allowance for Loan Losses	(46,006,519)	(37,352,695)	23.2%
Total Loans Net of Allowance	3,021,619,089	3,044,725,803	(0.8%)
Accrued Interest Receivable	14,747,400	13,346,306	10.5%
Accounts Receivable (1)	93,567,542	79,428,662	17.8%
Other Investments	23,568,906	15,681,632	50.3%
Land and Buildings	88,118,842	85,199,548	3.4%
Right-Of-Use Asset - Leases	36,780,200	38,548,887	(4.6%)
Other Fixed Assets	21,474,592	22,728,842	(5.5%)
Foreclosed & Repossessed Assets	3,119,490	580,490	437.4%
Amortizable Intangible Assets - Net	16,490,191	18,096,214	(8.9%)
Mortgage Servicing Rights	14,609,504	14,681,756	(0.5%)
NCUA Insurance Fund Deposit	30,911,966	30,596,718	1.0%
Other Assets	62,986,999	56,517,672	11.4%
Total Other Assets	406,375,631	375,406,726	8.2%
Total Assets	\$4,272,928,870	\$4,186,982,282	2.1%

(1) ACH Warehoused Deposits Posted \$69,672,965 \$57,816,900 20.5%

Federally insured by NCUA

<u>LIABILITIES</u>	<u>2025</u>	<u>2024</u>	<u>Change</u>
Checking Accounts	\$1,215,076,561	\$1,196,939,865	1.5%
Money Market Accounts	618,025,491	642,692,249	(3.8%)
Share Accounts	928,066,262	923,000,263	0.5%
Variable Rate IRA Accounts	21,066,664	21,570,867	(2.3%)
Certificates of Deposit	610,243,483	518,763,951	17.6%
IRA Certificates of Deposit	28,036,983	23,326,732	20.2%
Total Shares and Deposits (1)	3,420,515,444	3,326,293,927	2.8%
Borrowed Funds	336,000,000	386,000,000	(13.0%)
Dividends and Interest Payable	1,303,053	7,249,127	(82.0%)
Accrued Expenses and Accounts Payable	80,981,263	72,126,137	12.3%
Official Checks Outstanding	13,806,822	12,638,096	9.2%
Deferred Credits	5,581,740	4,660,469	19.8%
Lease Liability	37,134,742	38,717,068	(4.1%)
Other Liabilities	1,858,477	1,418,682	31.0%
Total Other Liabilities	476,666,095	522,809,579	(8.8%)
Total Liabilities	3,897,181,540	3,849,103,506	1.2%
MEMBERS' EQUITY			
AFS Securities Unrealized Gains/(Losses)	(14,062,732)	(30,936,223)	(54.5%)
Undivided Earnings	371,131,999	344,482,266	7.7%
Net Income	18,678,063	24,332,734	(23.2%)
Total Members' Equity	375,747,330	337,878,777	11.2%
Total Liabilities and Members' Equity	\$4,272,928,870	\$4,186,982,282	2.1%