

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

<u>ASSETS</u>	<u>2026</u>	<u>2025</u>	<u>Change</u>
Cash and Cash Equivalents	\$63,123,317	\$58,164,508	8.5%
Liquidity Investments	197,962,016	90,672,194	118.3%
Total Cash and Liquidity	261,085,333	148,836,702	75.4%
Securities Available for Sale	623,694,119	426,494,294	46.2%
Securities Held to Maturity	0	0	N/A
Certificates of Deposit	240,000	100,000	140.0%
Total Investments	623,934,119	426,594,294	46.3%
Consumer Loans, net	1,448,987,614	1,447,484,672	0.1%
Credit Card Loans	183,308,291	168,545,304	8.8%
Education Loans, net	176,610	252,193	-30.0%
Business Loans	187,808,246	169,533,913	10.8%
Real Estate Loans, net	1,197,444,934	1,261,183,391	-5.1%
Real Estate Loans, Held for Sale	27,700,085	14,501,730	91.0%
Total Gross Loans	3,045,425,781	3,061,501,203	-0.5%
Allowance for Loan Losses	(49,689,437)	(38,414,197)	29.4%
Total Loans Net of Allowance	2,995,736,343	3,023,087,006	-0.9%
Accrued Interest Receivable	14,835,290	13,086,513	13.4%
Accounts Receivable (1)	84,316,737	82,883,696	1.7%
Other Investments	23,804,394	18,128,904	31.3%
Land and Buildings	87,770,733	85,841,254	2.2%
Right-Of-Use Asset - Leases	36,826,591	36,697,620	0.4%
Other Fixed Assets	21,517,447	22,109,808	-2.7%
Foreclosed & Repossessed Assets	2,803,991	1,644,555	70.5%
Amortizable Intangible Assets - Net	16,222,520	17,828,543	-9.0%
Mortgage Servicing Rights	14,548,965	14,734,089	-1.3%
NCUA Insurance Fund Deposit	30,911,966	30,596,718	1.0%
Other Assets	65,371,070	57,806,950	13.1%
Total Other Assets	398,929,703	381,358,650	4.6%
Total Assets	\$4,279,685,498	\$3,979,876,652	7.5%

(1) ACH Warehoused Deposits Posted \$60,896,966 \$61,694,883 -1.3%

Federally insured by NCUA

<u>LIABILITIES</u>	<u>2026</u>	<u>2025</u>	<u>Change</u>
Checking Accounts	\$1,222,184,637	\$1,175,815,352	3.9%
Money Market Accounts	611,247,026	620,772,917	-1.5%
Share Accounts	917,021,142	905,838,450	1.2%
Variable Rate IRA Accounts	20,288,206	20,738,127	-2.2%
Certificates of Deposit	615,423,126	541,562,312	13.6%
IRA Certificates of Deposit	28,094,440	24,019,602	17.0%
Total Shares and Deposits (1)	3,414,258,578	3,288,746,761	3.8%
Borrowed Funds	336,000,000	236,000,000	42.4%
Dividends and Interest Payable	1,295,311	981,626	32.0%
Accrued Expenses and Accounts Payable	86,142,678	53,731,702	60.3%
Official Checks Outstanding	16,711,237	14,166,310	18.0%
Deferred Credits	4,793,702	6,015,849	-20.3%
Lease Liability	37,081,903	36,899,898	0.5%
Other Liabilities	1,531,517	1,500,063	2.1%
Total Other Liabilities	483,556,347	349,295,449	38.4%
Total Liabilities	3,897,814,925	3,638,042,210	7.1%
MEMBERS' EQUITY			
AFS Securities Unrealized Gains/(Losses)	(12,109,119)	(30,473,201)	-60.3%
Undivided Earnings	390,678,240	371,131,999	5.3%
Net Income	3,301,453	1,175,645	180.8%
Total Members' Equity	381,870,574	341,834,443	11.7%
Total Liabilities and Members' Equity	\$4,279,685,498	\$3,979,876,652	7.5%