MIDFLORIDA Credit Union
STATEMENT OF FINANCIAL CONDITION
August 31, 2026

ASSETS	
Consumer Loans to Members	3,366,113,006.55
Business Loans to Members	2,204,739,261.77
Credit Card Loans to Members	157,100,031.06
First Mortgage Loans to Members	2,210,075,209.65
Gross Loans to Members	7,938,027,509.03
Merger Discount Rate Allowance	(4,483,530.60)
Total Loans to Members	7,933,543,978.43
Allowance for Credit Losses	(103,503,542.72)
Net Loans	7,830,040,435.71
Accounts Receivable	
Other Accounts Receivable	88,940,038.12
Cash and Cash Equivalents	
Change Fund	39,999,145.51
Cash in Banks	559,698,006.08
Deposits in Other Credit Unions	2,789,447.35
Total Cash and Cash Equivalents	602,486,598.94
Investments	
U.S. Government Securities - Held-to-Maturity	261,961.91
U.S. Government Securities - Available-for-Sale	483,399,506.02
Equity Securities - Trading	3,436,741.88
Deposit in Other Credit Unions - Capital Shares	2,345,727.26
Certificates of Deposit	495,000.00
Federal Home Loan Bank Stock & FNBB	10,019,332.00
NCUSIF	71,462,409.04
Other Investments	7,496,009.25
Total Investments	578,916,687.36
Prepaid and Deferred Expenses	76,964,022.51
Accrued Income	
Accrued Interest on Loans	28,176,731.05
Accrued Income on Investments	2,723,993.99
Total Accrued Income	30,900,725.04
Land, Building & Equipment	
Land	80,845,628.00
Building(Net)	135,438,865.43
Furniture and Equipment(Net)	18,918,058.68
Construction in Progress	22,203,996.17
Operating Lease Right-of-Use Asset	17,908,917.61
Finance Lease Right-of-Use Asset	8,888,263.51
Total Land, Building & Equipment	284,203,729.40
Other Assets	111,328,929.18
Goodwill-Merger/Acquisition	228,415,696.38
Loans Held for Sale	10,885,388.99
TOTAL ASSETS	**9,843,082,251.63**

LIABILITIES AND EQUITY	
Accounts Payable	5,019,589.90
Documentary Stamps	273,821.08
Official Checks Payable	22,125,494.03
Undistributed Payroll & ACH Payable	1,323,075.30
Employment Taxes Payable	-
ATM & Debit Card Processing	12,381,872.28
Credit Card Processing	4,919.11
Dealer Origination Payable	1,219,925.39
Dividends Payable	463,915.64
Escheated Official Checks	3,514,409.94
Mortgage Processing	214,179.36
Notes Payable	61,666,666.66
Total Current Liabilities	108,207,868.69
Other Accrued Expenses	20,639,128.22
Other Liabilities	18,201,847.80
Data Processing Exceptions	464,461.61
Deferred Income	238,651.72
Operating Lease Liability - Short Term	1,000,057.57
Operating & Lease Liability - Long Term	16,802,233.88
Finance Lease Liability - Long Term	8,954,628.89
Total Liabilities	174,508,878.38
Shares and Share Drafts - Member	
Share Accounts	3,715,684,280.89
Money Market Accounts	487,560,295.91
Share Draft Accounts	2,375,169,608.08
Total Shares and Share Drafts - Member	6,578,414,184.88
Shares and Share Drafts - Non Member	
Share Accounts	7,492,242.78
Money Market Accounts	13,952,566.71
Share Draft Accounts	133,918,233.56
Total Shares and Share Drafts - Non Member	155,363,043.05
Total Shares and Share Drafts	6,733,777,227.93
Share Certificates	1,566,165,076.28
IRA Share Certificates	143,342,133.97
Share Certificates - Non Member	17,109,310.07
IRA Share Certificates - Non Member	2,085,532.91
Non Member Deposits - Brokered CDs & Public Deposits	153,431,000.00
Total Share Certificates	1,882,133,053.23
Total Shares and Deposits	8,615,910,281.16
Regular Reserve	10,923,475.41
Equity Acquired in Merger	9,670,664.38
Undivided Earnings	956,792,397.29
Accumulated Other Comprehensive Income	(9,894,770.93)
Net Income	85,171,325.94
Total Equity	1,052,663,092.09
TOTAL LIABILITIES AND EQUITY	**9,843,082,251.63**

We certify, to the best of our knowledge and belief, this statement and the related statements are true and correct and present fairly the financial position and the results of operations for the periods covered.

Treasurer: ____________________________________ Officer: ____________________________________

Financial Statement Footnotes:

Credit Card lines of Credit loans have been approved totaling $703,373,154.00 and share draft lines of credit have been approved totaling $1,028,176,239.35

MIDFLORIDA Credit Union is federally insured by the National Credit Union Administration.

The employees of MIDFLORIDA Credit Union are covered by a pension plan through NOVA Associates. This plan is funded by the employer and is expensed monthly.

Equity Acquired in Merger : Indian River FCU - $2,246,008, Bay Pines CU - $2,276,351 and Martin FCU $5,148,305.

Consumer Products have the functionality to be set up as overdraft protection but only if requested by member $809,906,658.04 as of 08/31/2026

Commercial Products have the functionality to be set up as overdraft protection but only if requested by member $218,269,581.31 as of 08/31/2026

Mortgage products do not currently support overdraft protection functionality as of 08/31/2026

MIDFLORIDA Credit Union
Statement of Income
For the Period Ending
August 31, 2026

Account Description	Current Month	Quarter To Date	Year to Date
Operating Income			
Interest on Loans	16,429,831.99	32,841,055.44	127,417,067.75
Interest on Business Loans to Members	10,652,790.21	21,386,655.05	76,277,249.96
Interest on Credit Cards Loans	2,200,241.55	4,048,939.46	15,359,066.40
Interest on Mortgage Loans	9,473,849.28	18,884,398.60	72,488,709.53
Income from Investments	3,261,429.81	6,622,405.46	27,504,914.37
Miscellaneous Operating Income	5,771,572.79	11,825,782.74	50,586,813.27
Fee Operating Income	4,275,168.85	8,567,112.62	31,535,214.19
Total Operating Income	52,064,884.48	104,176,349.37	401,169,035.47
Operating Expenses			
Compensation	9,684,658.73	20,093,672.41	78,921,232.38
Employee Benefits	2,463,119.06	4,811,665.84	17,078,840.33
Travel and Conference Expenses	261,826.00	501,194.77	2,051,067.60
Association Dues	35,492.63	68,646.52	271,444.36
Office Occupancy Expenses	1,690,562.03	3,370,526.35	13,088,159.73
Office Operations Expenses	2,651,836.99	5,405,245.46	21,114,063.96
Educational and Promotional Expenses	1,938,207.43	4,176,633.91	15,144,285.38
Loan Servicing Expenses	1,276,625.99	2,878,890.53	11,099,407.79
Professional and Outside Services	2,190,116.32	4,347,472.54	19,361,600.76
Provision for Loan Losses	4,020,000.00	7,620,000.00	25,251,753.45
Member's Insurance	-	-	-
Federal Operating Fee	66,609.39	133,218.78	497,139.20
Cash Over and Short	(7,579.64)	(4,378.26)	9,324.31
Interest on Borrowed Money	266,849.92	502,999.91	3,566,027.93
Interest on Non Member Deposits	562,231.34	1,128,156.10	4,186,268.49
Annual Meeting Expenses	400.00	800.00	3,200.00
Miscellaneous Operating Expenses	16,384.60	26,846.36	101,384.03
Total Operating Expenses	27,117,340.79	55,061,591.22	211,745,199.70
Income(Loss) From Operations	24,947,543.69	49,114,758.15	189,423,835.77
Non-Operating Gains(Losses)			
Gain(Loss) on Investments	-	-	(5,425.27)
Gain(Loss) on Disposition of Fixed Assets	(2,237.91)	4,506.31	157.61
Gain(Loss) on Loans Sold	38,744.03	111,190.76	(4,571,185.88)
Gain(Loss) on Hedging Instruments	(35,044.43)	135,167.78	261,270.90
Total Non-Operating Gains(Losses)	1,461.69	250,864.85	(4,315,182.64)
Income(Loss) Before Dividends	24,949,005.38	49,365,623.00	185,108,653.13
Share Draft and Share Dividends	8,039,467.02	16,033,987.39	57,551,574.62
Certificate Dividends	5,205,905.47	10,452,824.62	42,385,752.57
Total Dividends	13,245,372.49	26,486,812.01	99,937,327.19
Net Income(Loss)	**11,703,632.89**	**22,878,810.99**	**85,171,325.94**

MIDFLORIDA CREDIT UNION
SUMMARY OF DELINQUENT ACCOUNTS
August 31, 2026

CONSUMER LOANS:	***CURRENT MONTH***		***PRIOR MONTH***		***VARIANCE***	
60-179 DAYS	*707*	*$12,432,291*	*734*	*$13,143,834*	*-27*	*($711,543)*
180-359 DAYS	*90*	*$1,658,315*	*63*	*$1,034,801*	*27*	*$623,514*
360+ DAYS	*1*	*$16,863*	*0*	*$0*	*1*	*$16,863*
TOTAL CONSUMER LOANS	**798**	**$14,107,469**	**797**	**$14,178,635**	**1**	**($71,166)**
Credit Cards:						
60-179 DAYS	*433*	*$2,677,752*	*425*	*$2,553,317*	*8*	*$124,435*
180-359 DAYS	*81*	*$372,399*	*82*	*$568,419*	*-1*	*($196,020)*
TOTAL CREDIT CARDS	**514**	**$3,050,151**	**507**	**$3,121,736**	**7**	**($71,585)**
FIRST MORTGAGES:						
60-179 DAYS	*12*	*$3,001,181*	*11*	*$4,825,334*	*1*	*($1,824,153)*
180-359 DAYS	*4*	*$3,884,341*	*4*	*$649,265*	*0*	*$3,235,076*
360+ DAYS	*6*	*$1,912,165*	*5*	*$1,866,461*	*1*	*$45,704*
TOTAL FIRST MORTGAGE	**22**	**$8,797,687**	**20**	**$7,341,059**	**2**	**$1,456,628**
SECOND MORTGAGES:						
60-179 DAYS	*15*	*$1,911,882*	*12*	*$973,203*	*3*	*$938,679*
180-359 DAYS	*4*	*$527,488*	*3*	*$366,468*	*1*	*$161,020*
360+ DAYS	*7*	*$890,036*	*7*	*$890,036*	*0*	*($0)*
TOTAL SECOND MORTGAGE	**26**	**$3,329,406**	**22**	**$2,229,708**	**4**	**$1,099,698**
COMMERCIAL						
60-179 DAYS	*14*	*$12,536,616*	*13*	*$11,716,456*	*1*	*$820,160*
180-359 DAYS	*0*	*$0*	*0*	*$0*	*0*	*$0*
360+ DAYS	*2*	*$1,160,211*	*2*	*$1,160,211*	*0*	*$0*
TOTAL COMMERCIAL:	**16**	**$13,696,827**	**15**	**$12,876,667**	**1**	**$820,160**
SMALL BUSINESS LOANS:						
60-179 DAYS	*9*	*$1,390,584*	*9*	*$1,347,600*	*0*	*$42,984*
180-359 DAYS	*1*	*$256,183*	*2*	*$295,056*	*-1*	*($38,873)*
360+ DAYS	*0*	*$0*	*0*	*$0*	*0*	*$0*
TOTAL SMALL BUSINESS LOANS:	**10**	**$1,646,767**	**11**	**$1,642,656**	**-1**	**$4,111**
08/2026 TOTALS	*1386*	*$44,628,307*				