

**MIDFLORIDA Credit Union**  
**STATEMENT OF FINANCIAL CONDITION**  
**January 31, 2026**

ASSETS	LIABILITIES AND EQUITY
<b>Consumer Loans</b>	
Line of Credit	Accounts Payable
7,898,713.16	3,017,810.70
Check Advance Loans	Documentary Stamps
2,612,157.51	336,193.40
Loans to Members	Official Checks Payable
3,310,132,319.48	4,464,899.84
<b>Total Consumer Loans</b>	Undistributed Payroll & ACH Payable
<u>3,320,643,190.15</u>	1,067,960.25
Business Loans to Members	Employment Taxes Payable
1,610,956,702.99	-
Credit Card Loans	ATM & Debit Card Processing
161,784,737.41	26,209,749.07
First Mortgage Loans	Credit Card Processing
1,977,964,843.59	-
<b>Total Loans to Members</b>	Dealer Origination Payable
<u>7,071,349,474.14</u>	979,223.95
Allowance for Credit Losses	Dividends Payable
(87,376,641.04)	444,853.96
<b>Net Loans</b>	Escheated Official Checks
<u>6,983,972,833.10</u>	3,456,322.17
	Mortgage Processing
	359,138.74
	Notes Payable
	206,300,000.00
	<b>Total Current Liabilities</b>
	<u>246,636,152.08</u>
<b>Accounts Receivable</b>	Other Accrued Expenses
Other Accounts Receivable	21,821,682.54
76,081,286.25	
<b>Cash and Cash Equivalents</b>	Other Liabilities
Change Fund	27,838,295.73
41,345,017.78	Data Processing Exceptions
Cash in Banks	108,559.73
477,782,804.31	Deferred Income
Deposits in Other Credit Unions	628,836.17
117,052,006.93	Operating Lease Liability - Short Term
<b>Total Cash and Cash Equivalents</b>	882,550.84
<u>636,179,829.02</u>	Operating Lease Liability - Long Term
	14,939,449.58
	<b>Total Liabilities</b>
	<u>312,855,526.67</u>
<b>Investments</b>	<b>Shares and Share Drafts - Member</b>
U.S. Government Securities - Held-to-Maturity	Share Accounts
3,980,382.59	3,353,298,510.86
U.S. Government Securities - Available-for-Sale	Money Market Accounts
485,915,605.09	326,075,646.05
Equity Securities - Trading	Share Draft Accounts
3,337,340.56	1,917,196,416.54
Deposit in Other Credit Unions - Capital Shares	<b>Total Shares and Share Drafts - Member</b>
2,345,727.26	5,596,570,573.45
Certificates of Deposit	<b>Shares and Share Drafts - Non Member</b>
4,065,000.00	Share Accounts
Federal Home Loan Bank Stock	2,973,399.94
15,498,800.00	Money Market Accounts
NCUSIF	2,057,041.11
65,789,116.74	Share Draft Accounts
Other Investments	38,902,433.69
7,142,072.74	<b>Total Shares and Share Drafts - Non Member</b>
<b>Total Investments</b>	43,932,874.74
<u>588,074,044.98</u>	<b>Total Shares and Share Drafts</b>
	<u>5,640,503,448.19</u>
<b>Prepaid and Deferred Expenses</b>	Share Certificates
76,041,836.86	1,609,801,319.37
<b>Accrued Income</b>	IRA Share Certificates
Accrued Interest on Loans	139,165,733.97
24,999,561.83	Share Certificates - Non Member
Accrued Income on Investments	782,069.31
2,859,790.85	IRA Share Certificates - Non Member
<b>Total Accrued Income</b>	93,504.27
<u>27,859,352.68</u>	Non Member Deposits - Brokered CDs
	131,545,000.00
<b>Land, Building &amp; Equipment</b>	<b>Total Share Certificates</b>
Land	1,881,387,626.92
77,526,794.11	<b>Total Shares and Deposits</b>
Building(Net)	<u>7,521,891,075.11</u>
127,117,395.95	Regular Reserve
Furniture and Equipment(Net)	10,923,475.41
15,777,145.36	Equity Acquired in Merger
Construction in Progress	9,670,664.38
17,798,904.81	Undivided Earnings
Operating Lease Right-of-Use Asset	956,792,397.29
16,357,797.16	Accumulated Other Comprehensive Income
<b>Total Land, Building &amp; Equipment</b>	2,133,868.86
<u>254,578,037.39</u>	Net Income
	9,652,608.65
Other Assets	<b>Total Equity</b>
75,036,263.54	<u>989,173,014.59</u>
Goodwill-Merger/Acquisition	
93,143,266.75	
Loans Held for Sale	
12,952,865.80	
<b>TOTAL ASSETS</b>	<b>TOTAL LIABILITIES AND EQUITY</b>
<u><b>8,823,919,616.37</b></u>	<u><b>8,823,919,616.37</b></u>

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 \$699,974,806.00 and share draft lines of credit have been approved totaling \$821,253,118.87

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 \$689,259,565.87 as of 01/31/2026

Commercial Products have the functionality to be set up as overdraft protection but only if requested by member \$131,993,553.00 as of 01/31/2026

Mortgage products do not currently support overdraft protection functionality as of 01/31/2026

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

Account Description	Current Month	Quarter To Date	Year to Date
<b>Operating Income</b>			
Interest on Loans	16,296,702.16	16,296,702.16	16,296,702.16
Interest on Business Loans to Members	7,534,627.98	7,534,627.98	7,534,627.98
Interest on Credit Cards Loans	1,966,767.58	1,966,767.58	1,966,767.58
Interest on Mortgage Loans	8,164,751.91	8,164,751.91	8,164,751.91
Income from Investments	3,280,623.80	3,280,623.80	3,280,623.80
Miscellaneous Operating Income	6,098,639.38	6,098,639.38	6,098,639.38
Fee Operating Income	4,540,596.46	4,540,596.46	4,540,596.46
<b>Total Operating Income</b>	<b>47,882,709.27</b>	<b>47,882,709.27</b>	<b>47,882,709.27</b>
<b>Operating Expenses</b>			
Compensation	9,811,372.36	9,811,372.36	9,811,372.36
Employee Benefits	2,458,236.88	2,458,236.88	2,458,236.88
Travel and Conference Expenses	192,329.87	192,329.87	192,329.87
Association Dues	32,303.15	32,303.15	32,303.15
Office Occupancy Expenses	1,599,378.80	1,599,378.80	1,599,378.80
Office Operations Expenses	2,231,782.58	2,231,782.58	2,231,782.58
Educational and Promotional Expenses	1,737,410.46	1,737,410.46	1,737,410.46
Loan Servicing Expenses	1,232,237.11	1,232,237.11	1,232,237.11
Professional and Outside Services	2,275,255.25	2,275,255.25	2,275,255.25
Provision for Loan Losses	4,020,000.00	4,020,000.00	4,020,000.00
Member's Insurance	-	-	-
Federal Operating Fee	60,770.47	60,770.47	60,770.47
Cash Over and Short	5,737.02	5,737.02	5,737.02
Interest on Borrowed Money	817,669.88	817,669.88	817,669.88
Interest on Non Member Deposits	512,316.32	512,316.32	512,316.32
Annual Meeting Expenses	400.00	400.00	400.00
Miscellaneous Operating Expenses	13,337.80	13,337.80	13,337.80
<b>Total Operating Expenses</b>	<b>27,000,537.95</b>	<b>27,000,537.95</b>	<b>27,000,537.95</b>
<b>Income(Loss) From Operations</b>	<b>20,882,171.32</b>	<b>20,882,171.32</b>	<b>20,882,171.32</b>
<b>Non-Operating Gains(Losses)</b>			
Gain(Loss) on Investments	-	-	-
Gain(Loss) on Disposition of Fixed Assets	(19.00)	(19.00)	(19.00)
Gain(Loss) on Loans Sold	113,949.22	113,949.22	113,949.22
Gain(Loss) on Hedging Instruments	(23,618.06)	(23,618.06)	(23,618.06)
<b>Total Non-Operating Gains(Losses)</b>	<b>90,312.16</b>	<b>90,312.16</b>	<b>90,312.16</b>
<b>Income(Loss) Before Dividends</b>	<b>20,972,483.48</b>	<b>20,972,483.48</b>	<b>20,972,483.48</b>
Share Draft and Share Dividends	5,879,188.52	5,879,188.52	5,879,188.52
Certificate Dividends	5,440,686.31	5,440,686.31	5,440,686.31
<b>Total Dividends</b>	<b>11,319,874.83</b>	<b>11,319,874.83</b>	<b>11,319,874.83</b>
<b>Net Income(Loss)</b>	<b>9,652,608.65</b>	<b>9,652,608.65</b>	<b>9,652,608.65</b>

**MIDFLORIDA CREDIT UNION**  
**SUMMARY OF DELINQUENT ACCOUNTS**  
**January 31, 2026**

	<b>CURRENT MONTH</b>		<b>PRIOR MONTH</b>		<b>VARIANCE</b>	
<b>CONSUMER LOANS:</b>						
60-179 DAYS	897	\$15,690,013	867	\$15,102,504	30	\$587,509
180-359 DAYS	90	\$1,702,052	76	\$1,108,221	14	\$593,831
360+ DAYS	0	\$0	0	\$0	0	\$0
<b>TOTAL CONSUMER LOANS</b>	<b>987</b>	<b>\$17,392,065</b>	<b>943</b>	<b>\$16,210,725</b>	<b>44</b>	<b>\$1,181,340</b>
<b>VISA:</b>						
60-179 DAYS	481	\$2,942,772	481	\$2,942,772	0	\$0
180-359 DAYS	67	\$396,340	67	\$396,340	0	\$0
<b>TOTAL CREDIT CARDS</b>	<b>548</b>	<b>\$3,339,112</b>	<b>548</b>	<b>\$3,339,112</b>	<b>0</b>	<b>\$0</b>
<b>FIRST MORTGAGES:</b>						
60-179 DAYS	15	\$2,044,933	9	\$2,210,709	6	(\$165,776)
180-359 DAYS	3	\$386,606	3	\$386,606	0	\$0
360+ DAYS	1	\$198,271	1	\$198,271	0	\$0
<b>TOTAL FIRST MORTGAGE</b>	<b>19</b>	<b>\$2,629,810</b>	<b>13</b>	<b>\$2,795,586</b>	<b>6</b>	<b>(\$165,776)</b>
<b>SECOND MORTGAGES:</b>						
60-179 DAYS	23	\$1,631,960	28	\$1,780,739	-5	(\$148,779)
180-359 DAYS	8	\$587,065	8	\$530,742	0	\$56,323
360+ DAYS	7	\$908,636	5	\$743,458	2	\$165,178
<b>TOTAL SECOND MORTGAGE</b>	<b>38</b>	<b>\$3,127,661</b>	<b>41</b>	<b>\$3,054,939</b>	<b>-3</b>	<b>\$72,722</b>
<b>COMMERCIAL</b>						
60-179 DAYS	0	\$0	0	\$0	0	\$0
180-359 DAYS	0	\$0	0	\$0	0	\$0
360+ DAYS	0	\$0	0	\$0	0	\$0
<b>TOTAL COMMERCIAL:</b>	<b>0</b>	<b>\$0</b>	<b>0</b>	<b>\$0</b>	<b>0</b>	<b>\$0</b>
<b>SMALL BUSINESS LOANS:</b>						
60-179 DAYS	3	\$160,352	3	\$163,028	0	(\$2,676)
180-359 DAYS	2	\$20,636	2	\$20,636	0	\$0
360+ DAYS	0	\$0	0	\$0	0	\$0
<b>TOTAL SMALL BUSINESS LOANS:</b>	<b>5</b>	<b>\$180,988</b>	<b>5</b>	<b>\$183,664</b>	<b>0</b>	<b>(\$2,676)</b>
<b>01/2026 TOTALS</b>	<b>1597</b>	<b>\$26,669,636</b>				