MIDFLORIDA Credit Union
STATEMENT OF FINANCIAL CONDITION
July 31, 2026

ASSETS	
Consumer Loans to Members	3,339,043,154.91
Business Loans to Members	2,193,209,481.56
Credit Card Loans to Members	157,284,090.30
First Mortgage Loans to Members	2,196,437,488.09
Gross Loans to Members	7,885,974,214.86
Merger Discount Rate Allowance	(4,553,099.83)
Total Loans to Members	7,881,421,115.03
Allowance for Credit Losses	(102,120,703.65)
Net Loans	7,779,300,411.38
Accounts Receivable	
Other Accounts Receivable	73,556,466.29
Cash and Cash Equivalents	
Change Fund	43,728,563.48
Cash in Banks	602,774,588.42
Deposits in Other Credit Unions	6,602,067.06
Total Cash and Cash Equivalents	653,105,218.96
Investments	
U.S. Government Securities - Held-to-Maturity	262,615.43
U.S. Government Securities - Available-for-Sale	474,640,699.35
Equity Securities - Trading	3,412,232.21
Deposit in Other Credit Unions - Capital Shares	2,345,727.26
Certificates of Deposit	619,000.00
Federal Home Loan Bank Stock & FNBB	10,019,332.00
NCUSIF	71,462,409.04
Other Investments	7,443,131.30
Total Investments	570,205,146.59
Prepaid and Deferred Expenses	76,826,583.43
Accrued Income	
Accrued Interest on Loans	27,472,579.12
Accrued Income on Investments	2,782,953.23
Total Accrued Income	30,255,532.35
Land, Building & Equipment	
Land	80,845,628.00
Building(Net)	135,972,926.77
Furniture and Equipment(Net)	18,858,424.35
Construction in Progress	20,703,028.72
Operating Lease Right-of-Use Asset	18,037,393.53
Finance Lease Right-of-Use Asset	8,903,151.72
Total Land, Building & Equipment	283,320,553.09
Other Assets	115,316,759.69
Goodwill-Merger/Acquisition	228,685,550.17
Loans Held for Sale	12,277,994.98
TOTAL ASSETS	**9,822,850,216.93**

LIABILITIES AND EQUITY	
Accounts Payable	3,361,940.67
Documentary Stamps	282,519.75
Official Checks Payable	17,940,011.98
Undistributed Payroll & ACH Payable	820,703.85
Employment Taxes Payable	-
ATM & Debit Card Processing	18,112,481.67
Credit Card Processing	181,186.52
Dealer Origination Payable	900,365.67
Dividends Payable	540,311.18
Escheated Official Checks	3,279,588.28
Mortgage Processing	231,050.93
Notes Payable	61,666,666.66
Total Current Liabilities	107,316,827.16
Other Accrued Expenses	19,544,990.43
Other Liabilities	20,738,987.66
Data Processing Exceptions	210,583.92
Deferred Income	237,840.89
Operating Lease Liability - Short Term	1,025,729.25
Operating & Lease Liability - Long Term	16,861,750.97
Finance Lease Liability - Long Term	8,946,467.24
Total Liabilities	174,883,177.52
Shares and Share Drafts - Member	
Share Accounts	3,696,632,823.08
Money Market Accounts	484,668,948.90
Share Draft Accounts	2,281,342,086.55
Total Shares and Share Drafts - Member	6,462,643,858.53
Shares and Share Drafts - Non Member	
Share Accounts	10,909,617.58
Money Market Accounts	23,496,392.38
Share Draft Accounts	226,908,730.49
Total Shares and Share Drafts - Non Member	261,314,740.45
Total Shares and Share Drafts	6,723,958,598.98
Share Certificates	1,563,246,424.49
IRA Share Certificates	143,420,977.61
Share Certificates - Non Member	27,963,755.87
IRA Share Certificates - Non Member	2,334,404.13
Non Member Deposits - Brokered CDs & Public Deposits	146,351,000.00
Total Share Certificates	1,883,316,562.10
Total Shares and Deposits	8,607,275,161.08
Regular Reserve	10,923,475.41
Equity Acquired in Merger	9,670,664.38
Undivided Earnings	956,792,397.29
Accumulated Other Comprehensive Income	(10,162,351.80)
Net Income	73,467,693.05
Total Equity	1,040,691,878.33
TOTAL LIABILITIES AND EQUITY	**9,822,850,216.93**

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 $702,772,904.00 and share draft lines of credit have been approved totaling $1,022,461,234.26

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 $799,571,159.04 as of 07/31/2026

Commercial Products have the functionality to be set up as overdraft protection but only if requested by member $222,890,075.22 as of 07/31/2026

Mortgage products do not currently support overdraft protection functionality as of 07/31/2026

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

Account Description	Current Month	Quarter To Date	Year to Date
Operating Income			
Interest on Loans	16,411,223.45	16,411,223.45	110,987,235.76
Interest on Business Loans to Members	10,733,864.84	10,733,864.84	65,624,459.75
Interest on Credit Cards Loans	1,848,697.91	1,848,697.91	13,158,824.85
Interest on Mortgage Loans	9,410,549.32	9,410,549.32	63,014,860.25
Income from Investments	3,360,975.65	3,360,975.65	24,243,484.56
Miscellaneous Operating Income	6,054,209.95	6,054,209.95	44,815,240.48
Fee Operating Income	4,291,943.77	4,291,943.77	27,260,045.34
Total Operating Income	52,111,464.89	52,111,464.89	349,104,150.99
Operating Expenses			
Compensation	10,409,013.68	10,409,013.68	69,236,573.65
Employee Benefits	2,348,546.78	2,348,546.78	14,615,721.27
Travel and Conference Expenses	239,368.77	239,368.77	1,789,241.60
Association Dues	33,153.89	33,153.89	235,951.73
Office Occupancy Expenses	1,679,964.32	1,679,964.32	11,397,597.70
Office Operations Expenses	2,753,408.47	2,753,408.47	18,462,226.97
Educational and Promotional Expenses	2,238,426.48	2,238,426.48	13,206,077.95
Loan Servicing Expenses	1,602,264.54	1,602,264.54	9,822,781.80
Professional and Outside Services	2,157,356.22	2,157,356.22	17,171,484.44
Provision for Loan Losses	3,600,000.00	3,600,000.00	21,231,753.45
Member's Insurance	-	-	-
Federal Operating Fee	66,609.39	66,609.39	430,529.81
Cash Over and Short	3,201.38	3,201.38	16,903.95
Interest on Borrowed Money	236,149.99	236,149.99	3,299,178.01
Interest on Non Member Deposits	565,924.76	565,924.76	3,624,037.15
Annual Meeting Expenses	400.00	400.00	2,800.00
Miscellaneous Operating Expenses	10,461.76	10,461.76	84,999.43
Total Operating Expenses	27,944,250.43	27,944,250.43	184,627,858.91
Income(Loss) From Operations	24,167,214.46	24,167,214.46	164,476,292.08
Non-Operating Gains(Losses)			
Gain(Loss) on Investments	-	-	(5,425.27)
Gain(Loss) on Disposition of Fixed Assets	6,744.22	6,744.22	2,395.52
Gain(Loss) on Loans Sold	72,446.73	72,446.73	(4,609,929.91)
Gain(Loss) on Hedging Instruments	170,212.21	170,212.21	296,315.33
Total Non-Operating Gains(Losses)	249,403.16	249,403.16	(4,316,644.33)
Income(Loss) Before Dividends	24,416,617.62	24,416,617.62	160,159,647.75
Share Draft and Share Dividends	7,994,520.37	7,994,520.37	49,512,107.60
Certificate Dividends	5,246,919.15	5,246,919.15	37,179,847.10
Total Dividends	13,241,439.52	13,241,439.52	86,691,954.70
Net Income(Loss)	**11,175,178.10**	**11,175,178.10**	**73,467,693.05**

MIDFLORIDA CREDIT UNION
SUMMARY OF DELINQUENT ACCOUNTS
July 31, 2026

CONSUMER LOANS:	***CURRENT MONTH***		***PRIOR MONTH***		***VARIANCE***	
60-179 DAYS	*734*	*$13,143,834*	*737*	*$12,783,993*	*-3*	*$359,841*
180-359 DAYS	*63*	*$1,034,801*	*82*	*$1,513,691*	*-19*	*($478,890)*
360+ DAYS	*0*	*$0*	*0*	*$0*	*0*	*$0*
TOTAL CONSUMER LOANS	**797**	**$14,178,635**	**819**	**$14,297,684**	**-22**	**($119,049)**
Credit Cards:						
60-179 DAYS	*425*	*$2,553,317*	*403*	*$2,453,032*	*22*	*$100,285*
180-359 DAYS	*82*	*$568,419*	*104*	*$645,207*	*-22*	*($76,788)*
TOTAL CREDIT CARDS	**507**	**$3,121,736**	**507**	**$3,098,239**	**0**	**$23,497**
FIRST MORTGAGES:						
60-179 DAYS	*11*	*$4,825,334*	*11*	*$5,333,238*	*0*	*($507,904)*
180-359 DAYS	*4*	*$649,265*	*6*	*$1,595,811*	*-2*	*($946,546)*
360+ DAYS	*5*	*$1,866,461*	*4*	*$793,940*	*1*	*$1,072,522*
TOTAL FIRST MORTGAGE	**20**	**$7,341,059**	**21**	**$7,722,989**	**-1**	**($381,929)**
SECOND MORTGAGES:						
60-179 DAYS	*12*	*$973,203*	*14*	*$1,081,765*	*-2*	*($108,561)*
180-359 DAYS	*3*	*$366,468*	*5*	*$390,033*	*-2*	*($23,565)*
360+ DAYS	*7*	*$890,036*	*8*	*$1,031,869*	*-1*	*($141,833)*
TOTAL SECOND MORTGAGE	**22**	**$2,229,708**	**27**	**$2,503,667**	**-5**	**($273,959)**
COMMERCIAL						
60-179 DAYS	*13*	*$11,716,456*	*8*	*$5,354,817*	*5*	*$6,361,639*
180-359 DAYS	*0*	*$0*	*1*	*$575,803*	*-1*	*($575,803)*
360+ DAYS	*2*	*$1,160,211*	*2*	*$2,720,108*	*0*	*($1,559,897)*
TOTAL COMMERCIAL:	**15**	**$12,876,667**	**11**	**$8,650,728**	**4**	**$4,225,939**
SMALL BUSINESS LOANS:						
60-179 DAYS	*9*	*$1,347,600*	*6*	*$806,248*	*3*	*$541,353*
180-359 DAYS	*2*	*$295,056*	*1*	*$47,443*	*1*	*$247,613*
360+ DAYS	*0*	*$0*	*0*	*$0*	*0*	*$0*
TOTAL SMALL BUSINESS LOANS:	**11**	**$1,642,656**	**7**	**$853,691**	**4**	**$788,966**
07/2026 TOTALS	*1372*	*$41,390,462*				