MIDFLORIDA Credit Union
STATEMENT OF FINANCIAL CONDITION
June 30, 2026

ASSETS		LIABILITIES AND EQUITY	
Consumer Loans to Members	3,320,255,665.34	Accounts Payable	3,499,612.69
Business Loans to Members	2,192,985,096.17	Documentary Stamps	272,609.19
Credit Card Loans to Members	158,846,469.83	Official Checks Payable	4,079,469.21
First Mortgage Loans to Members	2,181,718,327.06	Undistributed Payroll & ACH Payable	1,394,654.02
Gross Loans to Members	7,853,805,558.40	Employment Taxes Payable	-
Merger Discount Rate Allowance	(4,621,613.91)	ATM & Debit Card Processing	14,580,137.74
Total Loans to Members	7,849,183,944.49	Credit Card Processing	34.36
Allowance for Credit Losses	(101,315,136.45)	Dealer Origination Payable	936,129.10
Net Loans	7,747,868,808.04	Dividends Payable	515,497.37
		Escheated Official Checks	3,486,149.79
		Mortgage Processing	285,210.03
		Notes Payable	41,666,666.66
		Total Current Liabilities	70,716,170.16
Accounts Receivable		Other Accrued Expenses	17,241,219.18
Other Accounts Receivable	138,113,009.56		
Cash and Cash Equivalents			
Change Fund	43,198,889.41	Other Liabilities	16,494,528.21
Cash in Banks	540,203,939.86	Data Processing Exceptions	191,802.64
Deposits in Other Credit Unions	5,865,453.29	Deferred Income	237,263.08
Total Cash and Cash Equivalents	589,268,282.56	Operating Lease Liability - Short Term	1,041,204.33
		Operating Lease Liability - Long Term	16,920,716.01
		Total Liabilities	122,842,903.61
Investments			
U.S. Government Securities - Held-to-Maturity	264,021.00		
U.S. Government Securities - Available-for-Sale	485,794,628.51		
Equity Securities - Trading	3,414,041.45		
Deposit in Other Credit Unions - Capital Shares	2,345,727.26	**Shares and Share Drafts - Member**	
Certificates of Deposit	815,000.00	Share Accounts	3,673,322,420.67
Federal Home Loan Bank Stock & FNBB	9,069,332.00	Money Market Accounts	492,005,801.16
NCUSIF	71,462,409.04	Share Draft Accounts	2,239,225,976.92
Other Investments	7,452,194.72	**Total Shares and Share Drafts - Member**	6,404,554,198.75
Total Investments	580,617,353.98	**Shares and Share Drafts - Non Member**	
		Share Accounts	12,527,919.38
		Money Market Accounts	28,590,362.93
		Share Draft Accounts	291,021,286.55
Prepaid and Deferred Expenses	77,359,020.78	**Total Shares and Share Drafts - Non Member**	332,139,568.86
		Total Shares and Share Drafts	6,736,693,767.61
Accrued Income			
Accrued Interest on Loans	27,439,938.80	Share Certificates	1,565,577,966.99
Accrued Income on Investments	2,579,780.91	IRA Share Certificates	143,335,330.22
Total Accrued Income	30,019,719.71	Share Certificates - Non Member	35,640,712.29
		IRA Share Certificates - Non Member	2,376,340.92
Land, Building & Equipment		Non Member Deposits - Brokered CDs & Public Deposits	149,626,000.00
Land	80,845,628.00	**Total Share Certificates**	1,896,556,350.42
Building(Net)	136,293,369.46	**Total Shares and Deposits**	8,633,250,118.03
Furniture and Equipment(Net)	18,990,228.06		
Construction in Progress	19,685,652.33		
Operating Lease Right-of-Use Asset	18,165,641.36	Regular Reserve	10,923,475.41
Total Land, Building & Equipment	273,980,519.21	Equity Acquired in Merger	9,670,664.38
		Undivided Earnings	956,792,397.29
		Accumulated Other Comprehensive Income	(3,641,327.88)
Other Assets	111,148,852.12	Net Income	62,292,514.95
Goodwill-Merger/Acquisition	228,685,550.17	**Total Equity**	1,036,037,724.15
Loans Held for Sale	15,069,629.66		
TOTAL ASSETS	**9,792,130,745.79**	**TOTAL LIABILITIES AND EQUITY**	**9,792,130,745.79**

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 $703,777,046.00 and share draft lines of credit have been approved totaling $1,010,162,084.26

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 $789,865,009.04 as of 06/30/2026

Commercial Products have the functionality to be set up as overdraft protection but only if requested by member $220,297,075.22 as of 06/30/2026

Mortgage products do not currently support overdraft protection functionality as of 06/30/2026

MIDFLORIDA Credit Union
Statement of Income
For the Period Ending
June 30, 2026

Account Description	Current Month	Quarter To Date	Year to Date
Operating Income			
Interest on Loans	15,698,729.62	47,399,179.96	94,576,012.31
Interest on Business Loans to Members	10,130,303.79	30,398,334.78	54,890,594.91
Interest on Credit Cards Loans	1,881,999.46	5,661,992.00	11,310,126.94
Interest on Mortgage Loans	9,389,909.21	27,830,161.81	53,604,310.93
Income from Investments	3,509,487.92	10,498,503.44	20,882,508.91
Miscellaneous Operating Income	6,631,551.12	20,345,780.55	38,761,030.53
Fee Operating Income	4,061,540.61	11,575,551.40	22,968,101.57
Total Operating Income	51,303,521.73	153,709,503.94	296,992,686.10
Operating Expenses			
Compensation	10,301,166.55	30,742,299.81	58,827,559.97
Employee Benefits	1,609,930.34	6,049,626.42	12,267,174.49
Travel and Conference Expenses	305,385.42	864,956.04	1,549,872.83
Association Dues	33,234.23	104,387.71	202,797.84
Office Occupancy Expenses	1,628,167.00	4,931,634.56	9,717,633.38
Office Operations Expenses	2,495,827.02	8,204,029.81	15,708,818.50
Educational and Promotional Expenses	1,760,694.59	6,100,217.01	10,967,651.47
Loan Servicing Expenses	1,755,367.87	4,420,946.91	8,220,517.26
Professional and Outside Services	2,330,770.22	8,800,010.12	15,014,128.22
Provision for Loan Losses	3,600,000.00	5,677,801.88	17,631,753.45
Member's Insurance	-	-	-
Federal Operating Fee	60,141.58	181,682.52	363,920.42
Cash Over and Short	6,651.51	3,411.98	13,702.57
Interest on Borrowed Money	146,281.24	443,719.93	3,063,028.02
Interest on Non Member Deposits	546,119.61	1,570,194.50	3,058,112.39
Annual Meeting Expenses	400.00	1,200.00	2,400.00
Miscellaneous Operating Expenses	12,326.11	38,876.45	74,537.67
Total Operating Expenses	26,592,463.29	78,134,995.65	156,683,608.48
Income(Loss) From Operations	24,711,058.44	75,574,508.29	140,309,077.62
Non-Operating Gains(Losses)			
Gain(Loss) on Investments	-	(5,425.27)	(5,425.27)
Gain(Loss) on Disposition of Fixed Assets	(24,893.03)	(3,174.71)	(4,348.70)
Gain(Loss) on Loans Sold	36,421.81	(4,991,731.11)	(4,682,376.64)
Gain(Loss) on Hedging Instruments	17.97	(12,608.76)	126,103.12
Total Non-Operating Gains(Losses)	11,546.75	(5,012,939.85)	(4,566,047.49)
Income(Loss) Before Dividends	24,722,605.19	70,561,568.44	135,743,030.13
Share Draft and Share Dividends	7,604,846.54	22,751,937.57	41,517,587.23
Certificate Dividends	5,089,918.35	15,854,049.42	31,932,927.95
Total Dividends	12,694,764.89	38,605,986.99	73,450,515.18
Net Income(Loss)	**12,027,840.30**	**31,955,581.45**	**62,292,514.95**

MIDFLORIDA CREDIT UNION
SUMMARY OF DELINQUENT ACCOUNTS
June 30, 2026

CONSUMER LOANS:	***CURRENT MONTH***		***PRIOR MONTH***		***VARIANCE***	
60-179 DAYS	*737*	*$12,783,993*	*718*	*$12,765,976*	*19*	*$18,017*
180-359 DAYS	*82*	*$1,513,691*	*92*	*$1,359,849*	*-10*	*$153,843*
360+ DAYS	*0*	*$0*	*0*	*$0*	*0*	*$0*
TOTAL CONSUMER LOANS	**819**	**$14,297,684**	**810**	**$14,125,824**	**9**	**$171,859**
VISA:						
60-179 DAYS	*403*	*$2,453,032*	*395*	*$2,398,375*	*8*	*$54,657*
180-359 DAYS	*104*	*$645,207*	*119*	*$668,513*	*-15*	*($23,306)*
TOTAL CREDIT CARDS	**507**	**$3,098,239**	**514**	**$3,066,888**	**-7**	**$31,351**
FIRST MORTGAGES:						
60-179 DAYS	*11*	*$5,333,238*	*23*	*$8,261,347*	*-12*	*($2,928,109)*
180-359 DAYS	*6*	*$1,595,811*	*6*	*$1,422,118*	*0*	*$173,693*
360+ DAYS	*4*	*$793,940*	*4*	*$862,633*	*0*	*($68,694)*
TOTAL FIRST MORTGAGE	**21**	**$7,722,989**	**33**	**$10,546,098**	**-12**	**($2,823,109)**
SECOND MORTGAGES:						
60-179 DAYS	*14*	*$1,081,765*	*20*	*$1,143,046*	*-6*	*($61,281)*
180-359 DAYS	*5*	*$390,033*	*5*	*$442,151*	*0*	*($52,118)*
360+ DAYS	*8*	*$1,031,869*	*7*	*$973,016*	*1*	*$58,854*
TOTAL SECOND MORTGAGE	**27**	**$2,503,667**	**32**	**$2,558,212**	**-5**	**($54,546)**
COMMERCIAL						
60-179 DAYS	*8*	*$5,354,817*	*8*	*$8,157,602*	*0*	*($2,802,785)*
180-359 DAYS	*1*	*$575,803*	*0*	*$0*	*1*	*$575,803*
360+ DAYS	*2*	*$2,720,108*	*2*	*$1,568,502*	*0*	*$1,151,606*
TOTAL COMMERCIAL:	**11**	**$8,650,728**	**10**	**$9,726,104**	**1**	**($1,075,376)**
SMALL BUSINESS LOANS:						
60-179 DAYS	*6*	*$806,248*	*8*	*$1,374,315*	*-2*	*($568,067)*
180-359 DAYS	*1*	*$47,443*	*0*	*$0*	*1*	*$47,443*
360+ DAYS	*0*	*$0*	*0*	*$0*	*0*	*$0*
TOTAL SMALL BUSINESS LOANS:	**7**	**$853,691**	**8**	**$1,374,315**	**-1**	**($520,624)**
06/2026 TOTALS	***1392***	***$37,126,997***				