

MIDFLORIDA Credit Union
STATEMENT OF FINANCIAL CONDITION
March 31, 2026

ASSETS	LIABILITIES AND EQUITY
Consumer Loans	
Line of Credit	Accounts Payable
Check Advance Loans	Documentary Stamps
Loans to Members	Official Checks Payable
Total Consumer Loans	Undistributed Payroll & ACH Payable
Business Loans to Members	Employment Taxes Payable
Credit Card Loans	ATM & Debit Card Processing
First Mortgage Loans	Credit Card Processing
Gross Loans to Members	Dealer Origination Payable
Merger Discount Rate Allowance	Dividends Payable
Total Loans to Members	Escheated Official Checks
Allowance for Credit Losses	Mortgage Processing
Net Loans	Notes Payable
	Total Current Liabilities
	Other Accrued Expenses
Accounts Receivable	
Other Accounts Receivable	Other Liabilities
	Data Processing Exceptions
Cash and Cash Equivalents	Deferred Income
Change Fund	Operating Lease Liability - Short Term
Cash in Banks	Operating Lease Liability - Long Term
Deposits in Other Credit Unions	Total Liabilities
Total Cash and Cash Equivalents	
	Shares and Share Drafts - Member
Investments	Share Accounts
U.S. Government Securities - Held-to-Maturity	Money Market Accounts
U.S. Government Securities - Available-for-Sale	Share Draft Accounts
Equity Securities - Trading	Total Shares and Share Drafts - Member
Deposit in Other Credit Unions - Capital Shares	Shares and Share Drafts - Non Member
Certificates of Deposit	Share Accounts
Federal Home Loan Bank Stock & FNBB	Money Market Accounts
NCUSIF	Share Draft Accounts
Other Investments	Total Shares and Share Drafts - Non Member
Total Investments	Total Shares and Share Drafts
	Share Certificates
Prepaid and Deferred Expenses	IRA Share Certificates
	Share Certificates - Non Member
Accrued Income	IRA Share Certificates - Non Member
Accrued Interest on Loans	Non Member Deposits - Brokered CDs
Accrued Income on Investments	Total Share Certificates
Total Accrued Income	Total Shares and Deposits
	Regular Reserve
Land, Building & Equipment	Equity Acquired in Merger
Land	Undivided Earnings
Building(Net)	Accumulated Other Comprehensive Income
Furniture and Equipment(Net)	Net Income
Construction in Progress	Total Equity
Operating Lease Right-of-Use Asset	
Total Land, Building & Equipment	
Other Assets	
Goodwill-Merger/Acquisition	
Loans Held for Sale	
TOTAL ASSETS	TOTAL LIABILITIES AND EQUITY
9,818,121,060.16	9,818,121,060.16

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 \$708,670,230.00 and share draft lines of credit have been approved totaling \$834,956,518.87

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 \$705,055,365.87 as of 03/31/2026

Commercial Products have the functionality to be set up as overdraft protection but only if requested by member \$129,901,153.00 as of 03/31/2026

Mortgage products do not currently support overdraft protection functionality as of 03/31/2026

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

Account Description	Current Month	Quarter To Date	Year to Date
Operating Income			
Interest on Loans	16,235,594.39	47,176,832.35	47,176,832.35
Interest on Business Loans to Members	10,066,593.71	24,492,260.13	24,492,260.13
Interest on Credit Cards Loans	1,906,659.67	5,648,134.94	5,648,134.94
Interest on Mortgage Loans	9,470,201.30	25,774,149.12	25,774,149.12
Income from Investments	3,789,665.45	10,384,005.47	10,384,005.47
Miscellaneous Operating Income	6,346,650.14	18,415,249.98	18,415,249.98
Fee Operating Income	3,981,082.92	11,392,550.17	11,392,550.17
Total Operating Income	51,796,447.58	143,283,182.16	143,283,182.16
Operating Expenses			
Compensation	9,596,882.40	28,085,260.16	28,085,260.16
Employee Benefits	2,154,946.99	6,217,548.07	6,217,548.07
Travel and Conference Expenses	226,434.23	684,916.79	684,916.79
Association Dues	21,228.55	98,410.13	98,410.13
Office Occupancy Expenses	1,620,765.95	4,785,998.82	4,785,998.82
Office Operations Expenses	2,830,042.65	7,504,788.69	7,504,788.69
Educational and Promotional Expenses	1,513,413.16	4,867,434.46	4,867,434.46
Loan Servicing Expenses	1,280,640.22	3,799,570.35	3,799,570.35
Professional and Outside Services	2,104,718.46	6,214,118.10	6,214,118.10
Provision for Loan Losses	3,913,951.57	11,953,951.57	11,953,951.57
Member's Insurance	-	-	-
Federal Operating Fee	60,696.96	182,237.90	182,237.90
Cash Over and Short	1,117.05	10,290.59	10,290.59
Interest on Borrowed Money	1,114,044.88	2,619,308.09	2,619,308.09
Interest on Non Member Deposits	512,998.53	1,487,917.89	1,487,917.89
Annual Meeting Expenses	400.00	1,200.00	1,200.00
Miscellaneous Operating Expenses	12,002.65	35,661.22	35,661.22
Total Operating Expenses	26,964,284.25	78,548,612.83	78,548,612.83
Income(Loss) From Operations	24,832,163.33	64,734,569.33	64,734,569.33
Non-Operating Gains(Losses)			
Gain(Loss) on Investments	-	-	-
Gain(Loss) on Disposition of Fixed Assets	(3,095.78)	(1,173.99)	(1,173.99)
Gain(Loss) on Loans Sold	98,968.50	309,354.47	309,354.47
Gain(Loss) on Hedging Instruments	236,732.73	138,711.88	138,711.88
Total Non-Operating Gains(Losses)	332,605.45	446,892.36	446,892.36
Income(Loss) Before Dividends	25,164,768.78	65,181,461.69	65,181,461.69
Share Draft and Share Dividends	7,332,099.79	18,765,649.66	18,765,649.66
Certificate Dividends	5,744,839.52	16,078,878.53	16,078,878.53
Total Dividends	13,076,939.31	34,844,528.19	34,844,528.19
Net Income(Loss)	12,087,829.47	30,336,933.50	30,336,933.50

