

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

Account Description	Current Month	Quarter To Date	Year to Date
Operating Income			
Interest on Loans	16,317,469.32	31,700,450.34	78,877,282.69
Interest on Business Loans to Members	10,253,364.56	20,268,030.99	44,760,291.12
Interest on Credit Cards Loans	1,910,688.41	3,779,992.54	9,428,127.48
Interest on Mortgage Loans	9,066,088.05	18,440,252.60	44,214,401.72
Income from Investments	3,613,929.75	6,989,015.52	17,373,020.99
Miscellaneous Operating Income	8,180,282.21	13,714,229.43	32,129,479.41
Fee Operating Income	3,764,276.96	7,514,010.79	18,906,560.96
Total Operating Income	53,106,099.26	102,405,982.21	245,689,164.37
Operating Expenses			
Compensation	10,162,583.78	20,441,133.26	48,526,393.42
Employee Benefits	2,269,434.57	4,439,696.08	10,657,244.15
Travel and Conference Expenses	283,658.72	559,570.62	1,244,487.41
Association Dues	32,199.93	71,153.48	169,563.61
Office Occupancy Expenses	1,664,350.01	3,303,467.56	8,089,466.38
Office Operations Expenses	2,730,846.97	5,708,202.79	13,212,991.48
Educational and Promotional Expenses	2,031,810.33	4,339,522.42	9,206,956.88
Loan Servicing Expenses	1,334,866.14	2,665,579.04	6,465,149.39
Professional and Outside Services	3,139,995.86	6,469,239.90	12,683,358.00
Provision for Loan Losses	4,020,000.00	2,077,801.88	14,031,753.45
Member's Insurance	-	-	-
Federal Operating Fee	60,770.47	121,540.94	303,778.84
Cash Over and Short	(2,732.74)	(3,239.53)	7,051.06
Interest on Borrowed Money	151,157.30	297,438.69	2,916,746.78
Interest on Non Member Deposits	528,784.54	1,024,074.89	2,511,992.78
Annual Meeting Expenses	400.00	800.00	2,000.00
Miscellaneous Operating Expenses	12,925.49	26,550.34	62,211.56
Total Operating Expenses	28,421,051.37	51,542,532.36	130,091,145.19
Income(Loss) From Operations	24,685,047.89	50,863,449.85	115,598,019.18
Non-Operating Gains(Losses)			
Gain(Loss) on Investments	-	(5,425.27)	(5,425.27)
Gain(Loss) on Disposition of Fixed Assets	(9.00)	21,718.32	20,544.33
Gain(Loss) on Loans Sold	155,699.06	(5,028,152.92)	(4,718,798.45)
Gain(Loss) on Hedging Instruments	(3,116.66)	(12,626.73)	126,085.15
Total Non-Operating Gains(Losses)	152,573.40	(5,024,486.60)	(4,577,594.24)
Income(Loss) Before Dividends	24,837,621.29	45,838,963.25	111,020,424.94
Share Draft and Share Dividends	7,764,739.88	15,147,091.03	33,912,740.69
Certificate Dividends	5,361,361.11	10,764,131.07	26,843,009.60
Total Dividends	13,126,100.99	25,911,222.10	60,755,750.29
Net Income(Loss)	11,711,520.30	19,927,741.15	50,264,674.65

MIDFLORIDA CREDIT UNION
SUMMARY OF DELINQUENT ACCOUNTS
May 31, 2026

	CURRENT MONTH		PRIOR MONTH		VARIANCE	
CONSUMER LOANS:						
60-179 DAYS	718	\$12,765,976	740	\$13,146,825	-22	(\$380,849)
180-359 DAYS	92	\$1,359,849	88	\$1,431,474	4	(\$71,625)
360+ DAYS	0	\$0	0	\$0	0	\$0
TOTAL CONSUMER LOANS	810	\$14,125,824	828	\$14,578,299	-18	(\$452,475)
VISA:						
60-179 DAYS	395	\$2,398,375	416	\$2,443,087	-21	(\$44,712)
180-359 DAYS	119	\$668,513	110	\$678,055	9	(\$9,542)
TOTAL CREDIT CARDS	514	\$3,066,888	526	\$3,121,142	-12	(\$54,254)
FIRST MORTGAGES:						
60-179 DAYS	23	\$8,261,347	21	\$8,185,784	2	\$75,563
180-359 DAYS	6	\$1,422,118	7	\$1,549,662	-1	(\$127,544)
360+ DAYS	4	\$862,633	3	\$735,089	1	\$127,544
TOTAL FIRST MORTGAGE	33	\$10,546,098	31	\$10,470,535	2	\$75,563
SECOND MORTGAGES:						
60-179 DAYS	20	\$1,143,046	21	\$1,132,872	-1	\$10,174
180-359 DAYS	5	\$442,151	5	\$266,034	0	\$176,117
360+ DAYS	7	\$973,016	8	\$995,994	-1	(\$22,978)
TOTAL SECOND MORTGAGE	32	\$2,558,212	34	\$2,394,900	-2	\$163,312
COMMERCIAL						
60-179 DAYS	8	\$8,157,602	2	\$694,368	6	\$7,463,234
180-359 DAYS	0	\$0	1	\$753,502	-1	(\$753,502)
360+ DAYS	2	\$1,568,502	1	\$815,000	1	\$753,502
TOTAL COMMERCIAL:	10	\$9,726,104	4	\$2,262,870	6	\$7,463,234
SMALL BUSINESS LOANS:						
60-179 DAYS	8	\$1,374,315	7	\$764,770	1	\$609,545
180-359 DAYS	0	\$0	1	\$10,931	-1	(\$10,931)
360+ DAYS	0	\$0	0	\$0	0	\$0
TOTAL SMALL BUSINESS LOANS:	8	\$1,374,315	8	\$775,701	0	\$598,614
05/2026 TOTALS	1407	\$41,397,441				