MIDFLORIDA Credit Union
STATEMENT OF FINANCIAL CONDITION
October 31, 2026

ASSETS		LIABILITIES AND EQUITY	
Consumer Loans to Members	3,415,735,240.33	Accounts Payable	3,442,026.81
Business Loans to Members	2,191,140,361.07	Documentary Stamps	256,330.00
Credit Card Loans to Members	157,747,747.83	Official Checks Payable	21,390,317.26
First Mortgage Loans to Members	2,243,489,933.84	Undistributed Payroll & ACH Payable	1,854,066.87
Gross Loans to Members	8,008,113,283.07	Employment Taxes Payable	-
Merger Discount Rate Allowance	(4,341,226.69)	ATM & Debit Card Processing	35,940,302.76
Total Loans to Members	8,003,772,056.38	Credit Card Processing	263,729.05
Allowance for Credit Losses	(102,277,257.88)	Dealer Origination Payable	1,028,146.43
Net Loans	7,901,494,798.50	Dividends Payable	546,213.44
		Escheated Official Checks	3,376,444.78
		Mortgage Processing	340,460.75
		Notes Payable	61,666,666.66
		Total Current Liabilities	130,104,704.81
Accounts Receivable		**Other Accrued Expenses**	20,006,734.46
Other Accounts Receivable	70,677,748.39		
Cash and Cash Equivalents			
Change Fund	38,490,191.22	Other Liabilities	17,616,307.21
Cash in Banks	533,569,980.35	Data Processing Exceptions	1,300,437.49
Deposits in Other Credit Unions	2,464,582.71	Deferred Income	237,534.66
Total Cash and Cash Equivalents	574,524,754.28	Operating Lease Liability - Short Term	968,793.83
		Operating & Lease Liability - Long Term	16,681,430.77
		Finance Lease Liability - Long Term	8,969,720.48
Investments		**Total Liabilities**	195,885,663.71
U.S. Government Securities - Held-to-Maturity	260,798.27		
U.S. Government Securities - Available-for-Sale	475,598,224.34		
Equity Securities - Trading	3,393,829.34		
Deposit in Other Credit Unions - Capital Shares	2,345,727.26	**Shares and Share Drafts - Member**	
Certificates of Deposit	495,000.00	Share Accounts	3,807,620,531.02
Federal Home Loan Bank Stock & FNBB	10,019,332.00	Money Market Accounts	440,457,580.67
NCUSIF	73,464,169.27	Share Draft Accounts	2,399,407,800.71
Other Investments	7,537,973.88	**Total Shares and Share Drafts - Member**	6,647,485,912.40
Total Investments	573,115,054.36	**Shares and Share Drafts - Non Member**	
		Share Accounts	6,617,385.10
		Money Market Accounts	42,143,462.86
		Share Draft Accounts	77,672,276.41
Prepaid and Deferred Expenses	76,682,024.57	**Total Shares and Share Drafts - Non Member**	126,433,124.37
		Total Shares and Share Drafts	6,773,919,036.77
Accrued Income			
Accrued Interest on Loans	28,813,940.06	Share Certificates	1,511,430,028.57
Accrued Income on Investments	2,716,870.01	IRA Share Certificates	142,733,176.28
Total Accrued Income	31,530,810.07	Share Certificates - Non Member	11,563,732.97
		IRA Share Certificates - Non Member	1,683,141.45
Land, Building & Equipment		Non Member Deposits - Brokered CDs & Public Depo	158,274,000.00
Land	82,345,883.95	**Total Share Certificates**	1,825,684,079.27
Building(Net)	144,954,518.56	**Total Shares and Deposits**	8,599,603,116.04
Furniture and Equipment(Net)	19,161,685.13		
Construction in Progress	19,288,966.86		
Operating Lease Right-of-Use Asset	17,667,730.70	Regular Reserve	10,923,475.41
Finance Lease Right-of-Use Asset	8,858,487.09	Equity Acquired in Merger	9,670,664.38
Total Land, Building & Equipment	292,277,272.29	Undivided Earnings	956,792,397.29
		Accumulated Other Comprehensive Income	(15,144,254.95)
Other Assets	109,537,716.27	Net Income	108,542,840.39
Goodwill-Merger/Acquisition	228,415,696.38	**Total Equity**	1,070,785,122.52
Loans Held for Sale	8,018,027.16		
TOTAL ASSETS	**9,866,273,902.27**	**TOTAL LIABILITIES AND EQUITY**	**9,866,273,902.27**

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 $702,955,882.00 and share draft lines of credit have been approved totaling $1,065,936,796.41

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 $830,701,091.70 as of 10/31/2026

Commercial Products have the functionality to be set up as overdraft protection but only if requested by member $235,235,704.71 as of 10/31/2026

Mortgage products do not currently support overdraft protection functionality as of 10/31/2026

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

Account Description	Current Month	Quarter To Date	Year to Date
Operating Income			
Interest on Loans	16,796,748.45	16,796,748.45	160,174,261.82
Interest on Business Loans to Members	10,952,141.52	10,952,141.52	97,815,979.15
Interest on Credit Cards Loans	1,967,676.39	1,967,676.39	19,210,059.98
Interest on Mortgage Loans	9,707,899.67	9,707,899.67	91,759,127.68
Income from Investments	3,259,664.83	3,259,664.83	34,172,423.87
Miscellaneous Operating Income	6,115,553.26	6,115,553.26	62,137,507.14
Fee Operating Income	4,632,095.16	4,632,095.16	40,415,930.78
Total Operating Income	**53,431,779.28**	**53,431,779.28**	**505,685,290.42**
Operating Expenses			
Compensation	10,286,855.88	10,286,855.88	99,256,145.26
Employee Benefits	2,062,278.68	2,062,278.68	21,242,578.70
Travel and Conference Expenses	223,165.32	223,165.32	2,541,798.21
Association Dues	31,840.29	31,840.29	357,640.63
Office Occupancy Expenses	1,639,943.49	1,639,943.49	16,430,594.74
Office Operations Expenses	2,780,968.62	2,780,968.62	26,823,628.00
Educational and Promotional Expenses	2,221,500.50	2,221,500.50	19,435,914.30
Loan Servicing Expenses	1,091,238.98	1,091,238.98	13,634,302.94
Professional and Outside Services	2,411,003.54	2,411,003.54	23,556,800.99
Provision for Loan Losses	4,020,000.00	4,020,000.00	33,291,753.45
Member's Insurance	-	-	-
Federal Operating Fee	66,609.39	66,609.39	630,357.98
Cash Over and Short	3,881.60	3,881.60	17,973.15
Interest on Borrowed Money	266,919.82	266,919.82	4,091,226.50
Interest on Non Member Deposits	593,954.76	593,954.76	5,339,805.79
Annual Meeting Expenses	400.00	400.00	4,000.00
Miscellaneous Operating Expenses	14,028.99	14,028.99	130,431.90
Total Operating Expenses	**27,714,589.86**	**27,714,589.86**	**266,784,952.54**
Income(Loss) From Operations	**25,717,189.42**	**25,717,189.42**	**238,900,337.88**
Non-Operating Gains(Losses)			
Gain(Loss) on Investments	-	-	(5,425.27)
Gain(Loss) on Disposition of Fixed Assets	2,375.65	2,375.65	8,263.43
Gain(Loss) on Loans Sold	(97,956.96)	(97,956.96)	(4,668,475.34)
Gain(Loss) on Hedging Instruments	(154,825.07)	(154,825.07)	436,895.77
Total Non-Operating Gains(Losses)	**(250,406.38)**	**(250,406.38)**	**(4,228,741.41)**
Income(Loss) Before Dividends	**25,466,783.04**	**25,466,783.04**	**234,671,596.47**
Share Draft and Share Dividends	8,236,701.28	8,236,701.28	73,659,651.19
Certificate Dividends	5,069,061.63	5,069,061.63	52,469,104.89
Total Dividends	**13,305,762.91**	**13,305,762.91**	**126,128,756.08**
Net Income(Loss)	**12,161,020.13**	**12,161,020.13**	**108,542,840.39**

MIDFLORIDA CREDIT UNION
SUMMARY OF DELINQUENT ACCOUNTS
October 31, 2026

CONSUMER LOANS:	*CURRENT MONTH*		*PRIOR MONTH*		*VARIANCE*	
60-179 DAYS	*783*	*$14,233,537*	*737*	*$13,315,499*	*46*	*$918,039*
180-359 DAYS	*106*	*$1,766,473*	*87*	*$1,331,144*	*19*	*$435,329*
360+ DAYS	*0*	*$0*	*0*	*$0*	*0*	*$0*
TOTAL CONSUMER LOANS	**889**	**$16,000,011**	**824**	**$14,646,642**	**65**	**$1,353,368**
Credit Cards:						
60-179 DAYS	*464*	*$2,596,530*	*452*	*$2,771,185*	*12*	*($174,655)*
180-359 DAYS	*104*	*$684,182*	*84*	*$547,547*	*20*	*$136,635*
TOTAL CREDIT CARDS	**568**	**$3,280,711**	**536**	**$3,318,732**	**32**	**($38,021)**
FIRST MORTGAGES:						
60-179 DAYS	*20*	*$5,154,734*	*12*	*$3,001,181*	*8*	*$2,153,553*
180-359 DAYS	*3*	*$3,785,071*	*4*	*$3,884,341*	*-1*	*($99,270)*
360+ DAYS	*5*	*$1,784,620*	*6*	*$1,912,165*	*-1*	*($127,545)*
TOTAL FIRST MORTGAGE	**28**	**$10,724,426**	**22**	**$8,797,687**	**6**	**$1,926,739**
SECOND MORTGAGES:						
60-179 DAYS	*14*	*$1,145,436*	*21*	*$2,581,910*	*-7*	*($1,436,474)*
180-359 DAYS	*4*	*$569,700*	*4*	*$527,488*	*0*	*$42,213*
360+ DAYS	*6*	*$828,747*	*7*	*$887,833*	*-1*	*($59,086)*
TOTAL SECOND MORTGAGE	**24**	**$2,543,883**	**32**	**$3,997,231**	**-8**	**($1,453,347)**
COMMERCIAL						
60-179 DAYS	*5*	*$3,528,789*	*4*	*$2,993,301*	*1*	*$535,488*
180-359 DAYS	*1*	*$810,000*	*1*	*$810,000*	*0*	*$0*
360+ DAYS	*1*	*$418,439*	*1*	*$418,439*	*0*	*$0*
TOTAL COMMERCIAL:	**7**	**$4,757,228**	**6**	**$4,221,740**	**1**	**$535,488**
SMALL BUSINESS LOANS:						
60-179 DAYS	*17*	*$1,582,811*	*10*	*$1,578,214*	*7*	*$4,597*
180-359 DAYS	*2*	*$495,880*	*2*	*$495,880*	*0*	*$0*
360+ DAYS	*0*	*$0*	*0*	*$0*	*0*	*$0*
TOTAL SMALL BUSINESS LOANS:	**19**	**$2,078,690**	**12**	**$2,074,093**	**7**	**$4,597**
10/2026 TOTALS	*1535*	*$39,384,949*				