

**UNIVERSAL 1 CREDIT UNION, INC**  
**BALANCE SHEET**

	<u>August 31, 2025</u>	<u>July 31, 2025</u>
<b>ASSETS</b>		
Loans to Members, Net	207,748,956.02	209,655,053.26
Investments	187,715,610.85	181,754,514.74
Fixed Assets	6,649,254.98	6,669,867.93
Other Assets	<u>24,676,926.55</u>	<u>21,648,336.77</u>
<b>TOTAL ASSETS</b>	<u><u>426,790,748.40</u></u>	<u><u>419,727,772.70</u></u>

	<u>August 31, 2025</u>	<u>July 31, 2025</u>
<b>LIABILITIES</b>		
Total Borrowings	0.00	0.00
Accrued Expenses	2,524,329.45	2,690,716.58
Accounts Payable	783,280.74	778,216.64
Other Liabilities	-1,046,585.82	399,791.19
Total Shares & Deposits	375,993,211.94	368,410,325.88
<b>MEMBER'S EQUITY</b>		
Statutory Reserves	7,776,060.17	7,776,060.17
Other Comprehensive Income	-12,532.00	-12,532.00
Unrealized Gains/Losses	-2,236,785.99	-3,117,083.28
Undivided Earnings	<u>43,009,769.91</u>	<u>42,802,277.52</u>
<b>TOTAL LIABILITIES &amp; MEMBER'S EQUITY</b>	<u><u>426,790,748.40</u></u>	<u><u>419,727,772.70</u></u>