

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

	<u>December 31, 2025</u>	<u>November 30, 2025</u>
<b>ASSETS</b>		
Loans to Members, Net	203,675,550.38	205,673,118.79
Investments	186,175,939.41	184,386,695.79
Fixed Assets	7,899,129.98	7,937,416.26
Other Assets	<u>24,425,127.53</u>	<u>22,953,305.60</u>
<b>TOTAL ASSETS</b>	<u><u>422,175,747.30</u></u>	<u><u>420,950,536.44</u></u>
	<u>December 31, 2025</u>	<u>November 30, 2025</u>
<b>LIABILITIES</b>		
Total Borrowings	0.00	0.00
Accrued Expenses	3,051,177.46	2,584,134.41
Accounts Payable	949,511.33	896,003.54
Other Liabilities	307,999.99	129,664.37
Total Shares & Deposits	368,347,164.72	367,907,460.99
<b>MEMBER'S EQUITY</b>		
Statutory Reserves	7,776,060.17	7,776,060.17
Other Comprehensive Income	9,235.00	9,235.00
Unrealized Gains/Losses	-1,740,600.87	-1,726,821.44
Undivided Earnings	<u>43,475,199.50</u>	<u>43,374,799.40</u>
<b>TOTAL LIABILITIES &amp; MEMBER'S EQUITY</b>	<u><u>422,175,747.30</u></u>	<u><u>420,950,536.44</u></u>