

UNIVERSAL 1 CREDIT UNION, INC
BALANCE SHEET

	<u>January 31, 2026</u>	<u>December 31, 2025</u>
ASSETS		
Loans to Members, Net	202,083,433.68	203,675,550.38
Investments	191,859,199.44	186,175,939.41
Fixed Assets	8,009,845.81	7,899,129.98
Other Assets	<u>24,963,020.18</u>	<u>24,425,127.53</u>
TOTAL ASSETS	<u><u>426,915,499.11</u></u>	<u><u>422,175,747.30</u></u>

	<u>January 31, 2026</u>	<u>December 31, 2025</u>
LIABILITIES		
Total Borrowings	0.00	0.00
Accrued Expenses	2,651,218.54	3,051,177.46
Accounts Payable	1,012,935.09	949,511.33
Other Liabilities	70,066.25	307,999.99
Total Shares & Deposits	373,304,196.86	368,347,164.72
MEMBER'S EQUITY		
Statutory Reserves	7,776,060.17	7,776,060.17
Other Comprehensive Income	9,235.00	9,235.00
Unrealized Gains/Losses	-1,570,898.71	-1,740,600.87
Undivided Earnings	<u>43,662,685.91</u>	<u>43,475,199.50</u>
TOTAL LIABILITIES & MEMBER'S EQUITY	<u><u>426,915,499.11</u></u>	<u><u>422,175,747.30</u></u>