

UNIVERSAL 1 CREDIT UNION, INC
BALANCE SHEET

	<u>November 30, 2025</u>	<u>October 31, 2025</u>
ASSETS		
Loans to Members, Net	205,673,118.79	205,643,280.52
Investments	184,386,695.79	187,276,590.58
Fixed Assets	7,937,416.26	7,983,735.55
Other Assets	<u>22,953,305.60</u>	<u>22,094,677.43</u>
TOTAL ASSETS	<u><u>420,950,536.44</u></u>	<u><u>422,998,284.08</u></u>
	<u>November 30, 2025</u>	<u>October 31, 2025</u>
LIABILITIES		
Total Borrowings	0.00	0.00
Accrued Expenses	2,584,134.41	2,588,821.95
Accounts Payable	896,003.54	868,806.05
Other Liabilities	129,664.37	67,814.55
Total Shares & Deposits	367,907,460.99	370,533,881.00
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	-1,726,821.44	-2,149,067.43
Undivided Earnings	<u>43,374,799.40</u>	<u>43,302,732.79</u>
TOTAL LIABILITIES & MEMBER'S EQUITY	<u><u>420,950,536.44</u></u>	<u><u>422,998,284.08</u></u>