

Azura Credit Union

Quarterly Financial Statement Summary

Unaudited

Balance Sheet

As of June 30, 2026

Cash and cash equivalents	\$ 88,078,017
Investment securities	147,358,123
Credit union owned life insurance	18,651,444
Loans to members	574,032,477
Allowance for loan losses	(11,940,783)
Accrued interest receivable	2,598,102
Land and buildings	21,025,430
Other equipment	1,790,180
NCUA insurance	6,905,122
Goodwill & core deposit intangible	69,488
Other assets	3,306,646
Total Assets	<u>\$ 851,874,246</u>
Liabilities and Members' Equity	
Liabilities	
Regular shares	\$ 198,586,135
Draft shares	164,199,598
Money market shares	121,478,432
IRA shares and certificates	34,175,095
Certificates	226,157,235
Non-member deposits	-
Outstanding credit union drafts	1,147,974
Borrowed Funds	9,751,780
Accrued interest payable	403,444
Accrued expenses and other liabilities	8,598,161
Total Liabilities	<u>\$ 764,497,854</u>
Members' Equity	
Regular reserve	\$ -
Equity acquired in merger	32,451,997
Undivided earnings	55,124,605
Other comprehensive income	(200,210)
Total Members' Equity	<u>\$ 87,376,392</u>
Total Liabilities and Members' Equity	<u>\$ 851,874,246</u>

Income Statement

End of year June 30, 2026

Interest income	
Interest on loans	\$ 20,138,395
Interest on investments	3,578,624
Total Interest Income	<u>\$ 23,717,019</u>
Interest expense	
Interest on deposits	\$ 6,564,519
Interest on borrowed money	213,092
Total Interest Expense	<u>\$ 6,777,611</u>
Net interest income	<u>\$ 16,939,408</u>
Provision for loan losses	2,907,382
Net interest income after provision	<u>\$ 14,032,026</u>
Non-interest income	
Other income	\$ 3,549,719
Fee income	3,128,887
Operating gains	(454,859)
Total non-interest income	<u>\$ 6,223,747</u>
Non-interest expense	
Payroll and benefits	\$ 9,452,289
Office operations	3,433,328
Professional and outside services	2,273,734
Office occupancy	1,212,667
Loan origination and servicing	779,319
Marketing and business development	523,322
Intangible asset amortization	62,138
Travel and conference	101,639
Regulatory supervision & examination	82,764
Association dues	32,759
Other expenses	13,192
Total non-interest expense	<u>\$ 17,967,151</u>
Non-operating income	64,796
Net Income	<u>\$ 2,353,418</u>