Azura Credit Union

Quarterly Financial Statement Summary

Unaudited

Balance Sheet

As of September 30, 2026

Cash and cash equivalents	$ 72,845,507
Investment securities	162,290,973
Credit union owned life insurance	16,243,206
Loans to members	566,467,042
Allowance for loan losses	(12,306,896)
Accrued interest receivable	2,584,642
Land and buildings	21,811,905
Other equipment	1,585,158
NCUA insurance	6,905,122
Goodwill & core deposit intangible	46,326
Other assets	3,488,169
Total Assets	$ 841,961,154
Liabilities and Members' Equity	
Liabilities	
Regular shares	$ 196,133,884
Draft shares	165,732,003
Money market shares	121,012,789
IRA shares and certificates	34,125,868
Certificates	219,396,017
Non-member deposits	-
Outstanding credit union drafts	596,993
Borrowed Funds	9,230,562
Accrued interest payable	394,328
Accrued expenses and other liabilities	7,898,644
Total Liabilities	$ 754,521,088
Members' Equity	
Regular reserve	$ -
Equity acquired in merger	32,451,997
Undivided earnings	56,178,571
Other comprehensive income	(1,190,502)
Total Members' Equity	$ 87,440,066
Total Liabilities and Members' Equity	$ 841,961,154

Income Statement

End of year September 30, 2026

Interest income	
Interest on loans	$ 30,152,610
Interest on investments	5,526,695
Total Interest Income	$ 35,679,305
Interest expense	
Interest on deposits	$ 9,752,807
Interest on borrowed money	307,579
Total Interest Expense	$ 10,060,386
Net interest income	$ 25,618,919
Provision for loan losses	4,754,695
Net interest income after provision	$ 20,864,224
Non-interest income	
Other income	$ 5,587,373
Fee income	4,805,671
Operating gains	(641,764)
Total non-interest income	$ 9,751,280
Non-interest expense	
Payroll and benefits	$ 14,231,203
Office operations	5,132,935
Professional and outside services	3,440,715
Office occupancy	1,869,206
Loan origination and servicing	1,248,243
Marketing and business development	967,869
Intangible asset amortization	85,301
Travel and conference	170,543
Regulatory supervision & examination	114,710
Association dues	49,223
Other expenses	1,917
Total non-interest expense	$ 27,311,865
Non-operating income	104,510
Net Income	$ 3,408,149