Azura Credit Union

Quarterly Financial Statement Summary

Unaudited

Balance Sheet

As of September 30, 2025

Cash and cash equivalents	$	79,510,852
Investment securities		121,152,905
Credit union owned life insurance		11,827,263
Loans to members		585,894,905
Allowance for loan losses		(11,118,075)
Accrued interest receivable		2,417,123
Land and buildings		21,751,593
Other equipment		2,128,868
NCUA insurance		6,770,652
Goodwill & core deposit intangible		166,621
Other assets		3,854,731
Total Assets	$	824,357,437
Liabilities and Members' Equity		
Liabilities		
Regular shares	$	181,498,956
Draft shares		150,797,148
Money market shares		112,306,166
IRA shares and certificates		35,994,742
Certificates		230,993,720
Non-member deposits		-
Outstanding credit union drafts		2,121,522
Borrowed Funds		21,282,867
Accrued interest payable		429,871
Accrued expenses and other liabilities		5,615,431
Total Liabilities	$	741,040,423
Members' Equity		
Regular reserve	$	-
Equity acquired in merger		32,451,997
Undivided earnings		51,340,356
Other comprehensive income		(475,338)
Total Members' Equity	$	83,317,014
Total Liabilities and Members' Equity	$	824,357,437

Income Statement

End of quarter September, 2025

Interest income		
Interest on loans	$	30,470,799
Interest on investments		4,606,977
Total Interest Income	$	35,077,776
Interest expense		
Interest on deposits	$	10,277,002
Interest on borrowed money		680,403
Total Interest Expense	$	10,957,405
Net interest income	$	24,120,371
Provision for loan losses		5,746,994
Net interest income after provision	$	18,373,376
Non-interest income		
Other income	$	5,171,027
Fee income		4,266,222
Operating gains		(304,182)
Total non-interest income	$	9,133,067
Non-interest expense		
Payroll and benefits	$	13,871,967
Office operations		5,028,600
Professional and outside services		2,989,237
Office occupancy		1,534,153
Loan origination and servicing		1,233,836
Marketing and business development		884,734
Intangible asset amortization		104,984
Travel and conference		107,480
Regulatory supervision & examination		123,942
Association dues		50,321
Other expenses		351,248
Total non-interest expense	$	26,280,502
Non-operating income		124,050
Net Income	$	1,349,991