

Azura Credit Union
Quarterly Financial Statement Summary
 Unaudited

Balance Sheet	
As of December 31, 2025	
Cash and cash equivalents	\$ 81,965,267
Investment securities	124,326,207
Credit union owned life insurance	18,551,256
Loans to members	580,822,380
Allowance for loan losses	(11,628,331)
Accrued interest receivable	2,764,933
Land and buildings	20,654,098
Other equipment	2,172,907
NCUA insurance	6,943,723
Goodwill & core deposit intangible	131,626
Other assets	3,554,140
Total Assets	<u>\$ 830,258,206</u>
Liabilities and Members' Equity	
Liabilities	
Regular shares	\$ 183,633,575
Draft shares	158,825,209
Money market shares	112,836,386
IRA shares and certificates	35,540,146
Certificates	230,062,012
Non-member deposits	-
Outstanding credit union drafts	303,571
Borrowed Funds	15,777,865
Accrued interest payable	466,563
Accrued expenses and other liabilities	7,875,813
Total Liabilities	<u>\$ 745,321,140</u>
Members' Equity	
Regular reserve	\$ -
Equity acquired in merger	32,451,997
Undivided earnings	52,770,422
Other comprehensive income	(285,353)
Total Members' Equity	<u>\$ 84,937,066</u>
Total Liabilities and Members' Equity	<u>\$ 830,258,206</u>

Income Statement	
End of year December 31, 2025	
Interest income	
Interest on loans	\$ 40,709,666
Interest on investments	6,269,963
Total Interest Income	<u>\$ 46,979,629</u>
Interest expense	
Interest on deposits	\$ 13,670,394
Interest on borrowed money	878,767
Total Interest Expense	<u>\$ 14,549,161</u>
Net interest income	\$ 32,430,468
Provision for loan losses	7,475,740
Net interest income after provision	<u>\$ 24,954,728</u>
Non-interest income	
Other income	\$ 6,924,003
Fee income	5,825,044
Operating gains	(600,093)
Total non-interest income	<u>\$ 12,148,954</u>
Non-interest expense	
Payroll and benefits	\$ 18,296,707
Office operations	6,359,981
Professional and outside services	3,927,526
Office occupancy	2,036,034
Loan origination and servicing	1,623,102
Marketing and business development	1,210,612
Intangible asset amortization	139,978
Travel and conference	136,989
Regulatory supervision & examination	165,324
Association dues	67,180
Other expenses	507,387
Total non-interest expense	<u>\$ 34,470,820</u>
Non-operating income	147,195
Net Income	<u>\$ 2,780,057</u>