

**Azura Credit Union**  
**Quarterly Financial Statement Summary**  
 Unaudited

<b>Balance Sheet</b>	
As of March 31, 2026	
Cash and cash equivalents	\$ 96,832,522
Investment securities	133,974,890
Credit union owned life insurance	18,622,654
Loans to members	578,640,543
Allowance for loan losses	(11,726,501)
Accrued interest receivable	2,554,319
Land and buildings	20,727,872
Other equipment	1,953,764
NCUA insurance	6,943,723
Goodwill & core deposit intangible	96,632
Other assets	3,277,578
Total Assets	<u>\$ 851,897,996</u>
<b>Liabilities and Members' Equity</b>	
<b>Liabilities</b>	
Regular shares	\$ 195,840,563
Draft shares	164,741,502
Money market shares	118,073,227
IRA shares and certificates	35,411,518
Certificates	233,466,136
Non-member deposits	-
Outstanding credit union drafts	2,492,394
Borrowed Funds	10,267,525
Accrued interest payable	472,112
Accrued expenses and other liabilities	5,171,251
Total Liabilities	<u>\$ 765,936,228</u>
<b>Members' Equity</b>	
Regular reserve	\$ -
Equity acquired in merger	32,451,997
Undivided earnings	53,799,648
Other comprehensive income	(289,877)
Total Members' Equity	<u>\$ 85,961,768</u>
Total Liabilities and Members' Equity	<u>\$ 851,897,996</u>

<b>Income Statement</b>	
End of year March 31, 2026	
<b>Interest income</b>	
Interest on loans	\$ 9,950,530
Interest on investments	1,668,209
Total Interest Income	<u>\$ 11,618,739</u>
<b>Interest expense</b>	
Interest on deposits	\$ 3,289,574
Interest on borrowed money	114,747
Total Interest Expense	<u>\$ 3,404,321</u>
Net interest income	\$ 8,214,418
Provision for loan losses	1,480,770
Net interest income after provision	<u>\$ 6,733,648</u>
<b>Non-interest income</b>	
Other income	\$ 1,689,369
Fee income	1,503,159
Operating gains	(191,684)
Total non-interest income	<u>\$ 3,000,844</u>
<b>Non-interest expense</b>	
Payroll and benefits	\$ 4,664,942
Office operations	1,677,440
Professional and outside services	1,083,378
Office occupancy	586,916
Loan origination and servicing	345,767
Marketing and business development	253,579
Intangible asset amortization	34,995
Travel and conference	36,423
Regulatory supervision & examination	41,382
Association dues	16,379
Other expenses	(3,072)
Total non-interest expense	<u>\$ 8,738,129</u>
Non-operating income	32,097
Net Income	<u>\$ 1,028,460</u>