

NAFT Federal Credit Union

EOM BALANCE SHEET

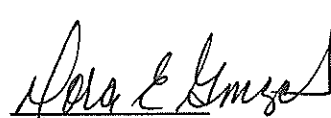
As of: 7/31/2026

	BALANCE
LOANS	
ASSETS	
CLOSED END LOANS	63,029,661.44
MASTERCARD	145,055.11
MASTERCARD GOLD	198,460.87
VISA	258,169.10
VISA GOLD	273,248.36
MASTERCARD PLATINUM	1,199,391.91
VISA PLATINUM	1,849,647.93
FIRST MORTGAGE LN >15YRS	151,942.48
UNIMPROVED PROPERTY LN < 15YRS	384,664.99
HOME EQUITY LN - 1ST LIEN	2,024,313.97
HOME EQUITY LN - 2ND LIEN	777,624.96
ASSETS ACQUIRED IN LIQUIDATI	15,550.00
TOTAL LOANS	70,307,731.12
ALLOWANCE & RECOVERY OF LOAN LOSS	(523,544.06)
ALLOWANCE & RECOVERY OF SHARE DRAFTS	(7,085.64)
NET LOANS	69,777,101.42
ACCOUNTS RECEIVABLE	15,559.57
EMPLOYEE INSURANCE RECEIVBLE	3,516.00
BOND CLAIM-DEBIT CARDS	5,562.79
BOND CLAIM-CREDIT CARDS	976.87
ADJSTMNT/BALANCETRANSFERS-CC	(540.94)
CASH ACCOUNTS	
ATM CASH	559,074.00
ROCHESTER ATM CASH	310,960.00
COIN MACHINE	2,103.73
TELLER AND VAULT CASH	1,639,285.97
TOTAL CASH	2,511,423.70
INVESTMENTS	
HELD TO MATURITY SECURITIES	13,340,000.00
DISCOUNT ON HTM SECURITIES	(122,356.78)
PREMIUM ON HTM SECURITIES	8,166.77
CATALYST CORP - CM	2,818,491.73
ZELLE CLEARING SETTLEMENT	30,032.42
ONLINE FUNDING CLEARING SETTLEMENT	3,129.06
CATALYST PTA ACCOUNT	8,000,000.00
CATALYST PERPETUAL CAPITAL	118,571.25
CATALYST FCU SWEEP ACCOUNT	13,500,000.00
FISERV CC FUNDING RESERVE	17,000.00
FISERV DEBIT CARD SETTLEMENT	266,000.00
CHECK CLEARING CONTRA ACCT-S	(803,161.76)
CERTIFICATES	42,112,000.00
TOTAL INVESTMENTS	79,287,872.69
TOTAL PREPAID EXPENSES	531,043.92
LAND	38,520.83

	BALANCE
LAND-SUGAR ROAD	87,741.33
LAND IMPROVEMENT-SRO	0.25
BUILDING	707,846.92
FURNITURE & FIXTURES (NET)	431,020.19
ACCRUED INCOME	
ACCRUED INTEREST - LOANS	180,060.72
ACCRUED INT-INVESTMENTS	278,049.29
ACCRUED INT-SECURITIES	46,708.28
ACCRUED INT-TOTAL BENEFITS PREFUNDING	(85,453.94)
OTHER ASSETS	
PENSION	3,730,724.00
RIGHT OF USE-WATERWORKS LEASE	21,385.00
NCUA SHARE INS. FUND	1,215,136.94
TOTAL BENEFITS PREFUNDING INVESTMENT	785,453.94
RETURNED CHECKS	1,936.68
TOTAL OTHER ASSETS	5,754,636.56
TOTAL ASSETS	<u>159,571,646.45</u>
LIABILITIES & EQUITY	
ACCOUNTS PAYABLE	
A/P CU DEBIT CARD #141374	5,494.95
A/P C/L DISABILITY	(29,588.08)
A/P MC & VISA INSURANCES	(1,185.19)
A/P GAP INSURANCE	(23,000.00)
A/P WARRANTY INSURANCE	(7,499.00)
401 K ADMINISTRATION FEE	(950.00)
A/P OUTSTANDING CHECKS	(17,979.34)
DRAFTS PAYABLE	(514,707.03)
ACH CLEARING	1,405,670.76
A/P-TAX OFFICE RECORD LIENS	(2,178.50)
A/P CU CREDIT CARD PMTS	5,236.02
A/P HEL/MTG/RE EXPENSES	(1,603.12)
TOTAL ACCOUNTS PAYABLE	817,711.47
DIVIDENDS PAYABLE	
DIV. PAY-CERT.	(202,206.45)
FEDERAL W/H TAXES	
ACCRUED EXPENSES	
BACKUP WITHHOLDING	(5.92)
SCHOOL & CITY PROP. TAXES	(46,285.40)
VACATION SELL BACK ACCRUAL	(10,413.62)
EMPLOYEE INCENTIVE ACCRUAL	(5,386.03)
ACCRUED PAYROLL	(33,728.04)
ACCRUED RETIREMENT	(3,885.37)
ACCRUED RETIREMENT-OTHER EXP	19,746.62
ACCRUED BOARD CONFERENCES	(15,360.04)
CHRISTMAS PARTY ACCRUAL	(7,000.00)
M/C & VISA FRAUD ACCRUAL	(16,000.00)
DEBIT CARD ACCRUAL CONTRA	(208,000.00)
ACCRUED RETIREMENT ADMIN FEE	(73,802.39)
ACCRUED ATTORNEYS FEES	(75,000.00)
ACCRUED SCHOLARSHIP FUND	(19,331.08)
ACCRUED LONG RANGE PLANNING	(125,687.85)

	BALANCE
ATM ACCRUAL	(40,935.86)
ANNUAL AUDIT	(88,871.82)
ANNUAL MEETING	(24,075.95)
ACCRUED CATALYST PROCESSING	(253.95)
CATALYST ALM ACCRUAL	(2,149.85)
ACCRUED DATA PROCESSING	(38,737.35)
DATAPROCESSOR CONVERSION ACC	(133,448.97)
CASHBACK REWARDS ACCRUAL	(50,250.31)
CECL IMPLEMENTATION ACCRUAL	(13,613.32)
TOTAL ACCRUED EXPENSES	(1,012,476.50)
 TOTAL UNAPPLIED DATA	 (180,442.13)
TOTAL LIABILITIES	(577,413.61)
 MEMBER SHARES	
MEMBERSHIP SHARES (01)	(56,243,888.17)
SPECIAL SAVINGS (10)	(1,730,477.04)
PERSONAL SAVERS (20)	(10,307,399.22)
CHRISTMAS CLUB (30)	(613,368.16)
SHARE DRAFT ACCOUNTS (75)	(31,741,322.71)
ESCROW (18)	(39,683.98)
IRA SHARES (44)	(1,699,777.85)
ROTH IRA (42)	(38,591.15)
6 MONTH CERTIFICATES	(20,427,102.67)
IRA CD 12 MONTHS	(1,941,023.52)
IRA CD 18 MONTHS	(594,843.36)
ROTH IRA 12 MO	(5,769.43)
18 MONTH CERTIFICATES	(508,098.96)
12 MONTH CERTIFICATES	(3,810,446.12)
MINI-JUMBO CD 12 MONTHS	(363,078.12)
MINI-JUMBO CD 18 MONTHS	(535,809.76)
24 MONTH CERTIFICATES	(73,648.85)
30 MONTH CERTIFICATES	(153,859.52)
36 MONTH CERTIFICATES	(533,160.56)
TOTAL MEMBER SHARES	(131,361,349.15)
 REGULAR RESERVES	 (863,205.63)
UNDIVIDED EARNINGS	(26,122,232.06)
OTHER COMPREHENSIVE INCOME	(647,446.00)
TOTAL SHARES/CAPITAL	(158,994,232.84)
 TOTAL LIABILITIES/SHARES/CAPITAL	 (159,571,646.45)

DORA E. GONZALEZ, EXECUTIVE VP



ARTURO DE LA ROSA JR., CFO

