

STATEMENT OF FINANCIAL CONDITION

30-Jun-2026

VAN CORTLANDT COOPERATIVE FEDERAL CREDIT UNION #1125

ASSETS	THIS YEAR	LAST YEAR	CHANGE	*
LOANS				
1. UNSECURED LOANS	369,577	513,774	-28%	*
2. SHARE SECURED LOANS	429,970	379,306	13%	*
3. NEW AUTO LOANS	35,930	74,403	-52%	*
4. REAL ESTATE	9,463,941	8,596,634	10%	*
5. CREDIT CARDS	356,690	360,726	-1%	*
6. ALL OTHER LOANS	2,648,501	3,402,795	-22%	*
7. TOTAL LOANS OUTSTANDING	13,304,609	13,327,638	0%	*
8. CURRENT EXPECTED CREDIT LOSSES	(99,274)	(74,571)	33%	*
9. NET LOANS OUTSTANDING	13,205,335	13,253,067	0%	*
10. LIQUID ASSETS	146,733	260,599	-44%	*
INVESTMENTS				
11. U.S. GOVT OBLIGATIONS	-	-	0%	*
12. FED AGENCY SECURITIES	6,087,501	15,830,851	-62%	*
13. CORPORATE CENTRAL CUs	4,069,574	3,545,683	15%	*
14. S&Ls, MUTUAL SBs	19,144,000	10,499,000	82%	*
15. CREDIT UNIONS	8,499,000	8,247,000	3%	*
16. COMMON TRUST	-	-	0%	*
17. MUTUAL FUNDS	-	-	0%	*
18. TOTAL INVESTMENTS	37,800,075	38,122,534	-1%	*
OTHER (NON-EARNING) ASSETS				
19. NCUSIF CAPITAL DEPOSIT	467,288	484,388	-4%	*
20. FIXED ASSETS, NET OF DEPREC.	40,595	24,104	68%	*
21. LEASEHOLD IMPROVEMENTS	8	2,799	-100%	*
22. INVESTMENT INTEREST RECEIVABLE	145,290	115,070	26%	*
23. PREPAID EXPENSES	67,307	81,102	-17%	*
24. ACCRUED INCOME	46,073	50,601	-9%	*
25. ALL OTHER ASSETS	2,705,208	2,705,208	0%	*
26. TOTAL OTHER ASSETS	3,471,769	3,463,272	0%	*
27. TOTAL ASSETS	54,623,912	55,099,472	-1%	*
INVESTMENT MATURITIES > 3 YEARS				
	<u>AMOUNT</u>	<u>%/TOT INV</u>		
28. FED AGENCY SECURITIES	1,500,000	4%		
29. S&Ls, MUTUAL SBs, CUs	12,749,000	34%		

LIABILITIES AND EQUITY		THIS YEAR	LAST YEAR	CHANGE	*
LIABILITIES					
30.	ACCRUED DIV. PAYABLE	58,080	37,733	54%	*
31.	UNAPPLIED D/P EXCEPTIONS	(857)	(35,129)	-98%	*
32.	ACCOUNTS PAYABLE & OTHER LIAB.	92,885	64,542	44%	*
33.	TOTAL LIABILITIES	150,108	67,146	124%	*
SAVINGS					
34.	SHARE DRAFTS	11,397,715	11,285,705	1%	
35.	REGULAR SHARES	30,687,011	32,530,414	-6%	
36.	SHARE CERTIFICATES	2,296,315	1,177,303	95%	*
37.	IRA ACCOUNTS	3,386,919	3,729,334	-9%	
38.	TOTAL SAVINGS	47,767,960	48,722,756	-2%	
EQUITY					
39.	REGULAR RESERVES	1,683,921	1,683,921	0%	
40.	APPROPRIATED UNDIVIDED EARNINGS	4,985,964	4,589,690	9%	
41.	UNDIVIDED EARNINGS	-	-	0%	
42.	NET INCOME (LOSS)	-	-	0%	
43.	TOTAL EQUITY	6,669,885	6,273,611	6%	
44.	ACCUMULATED UNREALIZED INCOME(LOSS)	35,959	35,959	0%	
45.	TOTAL LIABILITIES AND EQUITY	54,623,912	55,099,472	-1%	
MISCELLANEOUS OPERATING RATIOS					
46.	CAPITAL/ASSETS RATIO:	12.2%	11.4%		
47.	AVERAGE YIELD ON LOANS:	5.2%	5.0%		
48.	AVERAGE YIELD ON INVESTMENTS:	3.3%	2.4%		
49.	WEIGHTED AVERAGE YIELD:	4.0%	3.5%		
50.	DIVIDEND EXPENSE/TOTAL AVG SAVINGS:	0.5%	0.4%		
51.	NET SPREAD-base points	85	29		
52.	NET INCOME-bp (LESS PROV/LOAN LOSSES)	59	21		
Notes:					