Navy Federal Credit Union

Statement of Financial Condition
Stand Alone
Charter No: 5536

(dollars in millions)		**As of September 30, 2026**
ASSETS		
Cash and cash equivalents	$	5,028
Available-for-sale debt securities		35,628
Held-to-maturity securities		1,449
Equity securities		680
Mortgage loans held for sale, at fair value		902
Loans held for investment		149,549
Allowance for credit losses		(5,159)
Net loans held for investment		144,390
Accounts receivable and accrued interest		8,627
Property, plant and equipment, net		2,949
Investments in FHLB		303
NCUSIF deposit		1,506
Mortgage servicing rights		863
Goodwill		59
Other assets		1,980
Total assets	**$**	**204,364**
LIABILITIES AND MEMBERS' EQUITY		
Deposit accounts		
Checking	$	37,957
Savings		40,709
Money market savings		27,376
Certificates		57,064
Individual retirement accounts		10,501
Total deposit accounts		**173,607**
Liabilities		
Borrowed funds		7,200
Accounts payable and accrued expenses		3,430
Other liabilities		1,297
Total deposit accounts and liabilities		**185,534**
Members' equity		
Equity		23,805
Accumulated other comprehensive income/(loss)		(4,975)
Total members' equity		**18,830**
Total liabilities and members' equity	**$**	**204,364**
Delinquent Loan Information:		
Current and less than two months delinquent	$	147,937
Two or more months delinquent		2,515
Total Loans	**$**	**150,452**

We certify, to the best of our knowledge and belief, this statement and the related statements are true and correct and present fairly the financial position and the results of operations for the periods covered.

Chief Financial Officer:	/s/	John T. Collins
President/CEO:	/s/	Dietrich H. Kuhlmann III
Chairman:	/s/	Edward R. Cochrane, Jr.

Numbers may not foot due to rounding