

UNIVERSAL 1 CREDIT UNION, INC
STATEMENT OF EARNINGS

	<u>July 31, 2026</u>	<u>Year to Date</u>
Loan Interest Income	1,243,533.76	8,348,753.44
Investment Interest Income	<u>535,072.51</u>	<u>3,729,543.40</u>
Total Interest Income	1,778,606.27	12,078,296.84
Interest Expense	<u>408,085.87</u>	<u>2,833,929.00</u>
NET INTEREST INCOME	1,370,520.40	9,244,367.84
Operating Income	362,146.17	2,435,699.88
Operating Expense	1,462,414.17	9,132,456.81
Provision for Loan Loss	0.00	1,079,573.00
NonOperating Income/Expense	<u>-57,006.54</u>	<u>257,273.59</u>
NET INCOME	213,245.86	1,725,311.50
CHANGE TO UNDIVIDED EARNINGS	<u>213,245.86</u>	<u>1,725,311.50</u>