

UNIVERSAL 1 CREDIT UNION, INC
STATEMENT OF EARNINGS

	<u>September 30, 2026</u>	<u>Year to Date</u>
Loan Interest Income	1,218,053.40	10,800,186.84
Investment Interest Income	<u>533,448.76</u>	<u>4,778,124.85</u>
Total Interest Income	1,751,502.16	15,578,311.69
Interest Expense	<u>391,098.71</u>	<u>3,633,367.77</u>
NET INTEREST INCOME	1,360,403.45	11,944,943.92
Operating Income	321,569.44	3,096,186.46
Operating Expense	1,175,093.57	11,797,318.44
Provision for Loan Loss	0.00	1,079,573.00
NonOperating Income/Expense	<u>-144,671.25</u>	<u>211,582.68</u>
NET INCOME	362,208.07	2,375,821.62
CHANGE TO UNDIVIDED EARNINGS	<u>362,208.07</u>	<u>2,375,821.62</u>