

**UNIVERSAL 1 CREDIT UNION, INC**  
**STATEMENT OF EARNINGS**

UNIVERSAL 1 CREDIT UNION, INC  
STATEMENT OF EARNINGS

|                              | <u>August 31, 2025</u> | <u>Year to Date</u> |
|------------------------------|------------------------|---------------------|
| Loan Interest Income         | 1,201,172.77           | 10,968,062.55       |
| Investment Interest Income   | <u>535,001.96</u>      | <u>4,899,522.12</u> |
| Total Interest Income        | 1,736,174.73           | 15,867,584.67       |
| Interest Expense             | <u>406,768.37</u>      | <u>3,784,987.95</u> |
| NET INTEREST INCOME          | 1,329,406.36           | 12,082,596.72       |
| Operating Income             | 346,371.89             | 3,468,608.30        |
| Operating Expense            | 1,535,198.42           | 12,301,339.26       |
| Provision for Loan Loss      | -69,746.00             | 4,274,290.00        |
| NonOperating Income/Expense  | <u>78,318.14</u>       | <u>4,903,333.18</u> |
| NET INCOME                   | 288,643.97             | 3,878,908.94        |
| CHANGE TO UNDIVIDED EARNINGS | <u>288,643.97</u>      | <u>3,878,908.94</u> |