

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

	<u>August 31, 2025</u>	<u>Year to Date</u>
Loan Interest Income	1,249,689.38	9,766,889.78
Investment Interest Income	<u>539,887.21</u>	<u>4,364,520.16</u>
Total Interest Income	1,789,576.59	14,131,409.94
Interest Expense	<u>420,869.75</u>	<u>3,378,219.58</u>
NET INTEREST INCOME	1,368,706.84	10,753,190.36
Operating Income	384,092.77	3,122,236.41
Operating Expense	1,310,823.48	10,766,140.84
Provision for Loan Loss	292,350.00	4,344,036.00
NonOperating Income/Expense	<u>57,866.26</u>	<u>4,825,015.04</u>
NET INCOME	207,492.39	3,590,264.97
CHANGE TO UNDIVIDED EARNINGS	<u>207,492.39</u>	<u>3,590,264.97</u>