

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

	<u>April 30, 2026</u>	<u>Year to Date</u>
Loan Interest Income	1,161,246.67	4,709,980.00
Investment Interest Income	<u>542,947.75</u>	<u>2,115,089.18</u>
Total Interest Income	1,704,194.42	6,825,069.18
Interest Expense	<u>400,083.03</u>	<u>1,615,792.37</u>
NET INTEREST INCOME	1,304,111.39	5,209,276.81
Operating Income	354,777.68	1,374,697.87
Operating Expense	1,552,192.84	4,946,395.93
Provision for Loan Loss	30,529.00	881,672.00
NonOperating Income/Expense	<u>190,101.42</u>	<u>144,639.19</u>
NET INCOME	266,268.65	900,545.94
CHANGE TO UNDIVIDED EARNINGS	<u>266,268.65</u>	<u>900,545.94</u>