

UNIVERSAL 1 CREDIT UNION, INC
STATEMENT OF EARNINGS

	<u>February 28, 2026</u>	<u>Year to Date</u>
Loan Interest Income	1,125,045.71	2,337,019.32
Investment Interest Income	<u>498,408.76</u>	<u>1,023,520.45</u>
Total Interest Income	1,623,454.47	3,360,539.77
Interest Expense	<u>378,778.43</u>	<u>796,089.80</u>
NET INTEREST INCOME	1,244,676.04	2,564,449.97
Operating Income	326,819.75	669,657.49
Operating Expense	1,240,871.43	2,347,071.69
Provision for Loan Loss	43,980.00	470,430.00
NonOperating Income/Expense	<u>89,411.18</u>	<u>146,936.18</u>
NET INCOME	376,055.54	563,541.95
CHANGE TO UNDIVIDED EARNINGS	<u><u>376,055.54</u></u>	<u><u>563,541.95</u></u>