

UNIVERSAL 1 CREDIT UNION, INC
STATEMENT OF EARNINGS

	<u>January 31, 2026</u>	<u>Year to Date</u>
Loan Interest Income	1,211,973.61	1,211,973.61
Investment Interest Income	<u>525,111.69</u>	<u>525,111.69</u>
Total Interest Income	1,737,085.30	1,737,085.30
Interest Expense	<u>417,311.37</u>	<u>417,311.37</u>
NET INTEREST INCOME	1,319,773.93	1,319,773.93
Operating Income	342,837.74	342,837.74
Operating Expense	1,106,200.26	1,106,200.26
Provision for Loan Loss	426,450.00	426,450.00
NonOperating Income/Expense	<u>57,525.00</u>	<u>57,525.00</u>
NET INCOME	187,486.41	187,486.41
CHANGE TO UNDIVIDED EARNINGS	<u><u>187,486.41</u></u>	<u><u>187,486.41</u></u>