

UNIVERSAL 1 CREDIT UNION, INC
STATEMENT OF EARNINGS

	<u>March 31, 2026</u>	<u>Year to Date</u>
Loan Interest Income	1,211,714.01	3,548,733.33
Investment Interest Income	<u>548,620.98</u>	<u>1,572,141.43</u>
Total Interest Income	1,760,334.99	5,120,874.76
Interest Expense	<u>419,619.54</u>	<u>1,215,709.34</u>
NET INTEREST INCOME	1,340,715.45	3,905,165.42
Operating Income	350,262.70	1,019,920.19
Operating Expense	1,047,131.40	3,394,203.09
Provision for Loan Loss	380,713.00	851,143.00
NonOperating Income/Expense	<u>-192,398.41</u>	<u>-45,462.23</u>
NET INCOME	70,735.34	634,277.29
CHANGE TO UNDIVIDED EARNINGS	<u><u>70,735.34</u></u>	<u><u>634,277.29</u></u>