

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

	<u>May 30, 2026</u>	<u>Year to Date</u>
Loan Interest Income	1,175,963.82	5,885,943.82
Investment Interest Income	<u>542,369.32</u>	<u>2,657,458.50</u>
Total Interest Income	1,718,333.14	8,543,402.32
Interest Expense	<u>413,754.05</u>	<u>2,029,546.42</u>
<b>NET INTEREST INCOME</b>	1,304,579.09	6,513,855.90
Operating Income	350,859.39	1,725,557.26
Operating Expense	1,363,926.91	6,310,322.84
Provision for Loan Loss	0.00	881,672.00
NonOperating Income/Expense	<u>120,897.52</u>	<u>265,536.71</u>
<b>NET INCOME</b>	412,409.09	1,312,955.03
<b>CHANGE TO UNDIVIDED EARNINGS</b>	<u><u>412,409.09</u></u>	<u><u>1,312,955.03</u></u>