

UNIVERSAL 1 CREDIT UNION, INC
STATEMENT OF EARNINGS

	<u>December 31, 2025</u>	<u>Year to Date</u>
Loan Interest Income	1,247,348.91	14,698,209.22
Investment Interest Income	<u>550,218.77</u>	<u>6,509,250.88</u>
Total Interest Income	1,797,567.68	21,207,460.10
Interest Expense	<u>413,173.54</u>	<u>5,014,714.88</u>
NET INTEREST INCOME	1,384,394.14	16,192,745.22
Operating Income	365,676.71	4,541,965.34
Operating Expense	1,543,799.93	16,214,133.65
Provision for Loan Loss	0.00	5,322,129.00
NonOperating Income/Expense	<u>-105,870.82</u>	<u>4,857,246.65</u>
NET INCOME	100,400.10	4,055,694.56
CHANGE TO UNDIVIDED EARNINGS	<u>100,400.10</u>	<u>4,055,694.56</u>