

UNIVERSAL 1 CREDIT UNION, INC
STATEMENT OF EARNINGS

	<u>November 30, 2025</u>	<u>Year to Date</u>
Loan Interest Income	1,220,646.35	13,450,860.31
Investment Interest Income	<u>514,300.86</u>	<u>5,959,032.11</u>
Total Interest Income	1,734,947.21	19,409,892.42
Interest Expense	<u>402,604.31</u>	<u>4,601,541.34</u>
NET INTEREST INCOME	1,332,342.90	14,808,351.08
Operating Income	342,725.98	4,176,288.63
Operating Expense	1,138,732.02	14,670,333.72
Provision for Loan Loss	491,319.00	5,322,129.00
NonOperating Income/Expense	<u>27,048.75</u>	<u>4,963,117.47</u>
NET INCOME	72,066.61	3,955,294.46
CHANGE TO UNDIVIDED EARNINGS	<u>72,066.61</u>	<u>3,955,294.46</u>