

UNIVERSAL 1 CREDIT UNION, INC
STATEMENT OF EARNINGS

Universal 1 Credit Union, INC
STATEMENT OF EARNINGS

	<u>October 31, 2025</u>	<u>Year to Date</u>
Loan Interest Income	1,262,151.41	12,230,213.96
Investment Interest Income	<u>545,209.13</u>	<u>5,444,731.25</u>
Total Interest Income	1,807,360.54	17,674,945.21
Interest Expense	<u>413,949.08</u>	<u>4,198,937.03</u>
NET INTEREST INCOME	1,393,411.46	13,476,008.18
Operating Income	364,954.35	3,833,562.65
Operating Expense	1,230,262.44	13,531,601.70
Provision for Loan Loss	556,520.00	4,830,810.00
NonOperating Income/Expense	<u>32,735.54</u>	<u>4,936,068.72</u>
NET INCOME	4,318.91	3,883,227.85
CHANGE TO UNDIVIDED EARNINGS	<u>4,318.91</u>	<u>3,883,227.85</u>