



**STATEMENT OF INCOME**  
**FOR THE PERIOD ENDED APRIL 30, 2026**  
(Unaudited)

	ANNUAL COMPARISON						MONTH COMPARISON					
	Year-to-date				INCREASE		2026		2026		INCREASE	
	2026	%	2025	%	(DECREASE)	%	APRIL	%	MARCH	%	(DECREASE)	%
<b>OPERATING INCOME</b>												
Interest on Loans	\$ 15,544,704	83.92%	\$ 14,655,357	80.86%	\$ 889,346	6.07%	\$ 3,867,325	82.95%	\$ 4,027,396	83.88%	\$ (160,071)	-3.97%
Income from Investments	2,006,625	10.83%	2,454,447	13.54%	(447,822)	-18.25%	537,499	11.53%	525,485	10.94%	12,014	2.29%
Fees and Charges	877,901	4.74%	885,802	4.89%	(7,901)	-0.89%	216,076	4.63%	233,865	4.87%	(17,789)	-7.61%
Other Income	95,073	0.51%	129,549	0.71%	(34,476)	-26.61%	41,113	0.88%	14,476	0.30%	26,637	184.02%
<b>TOTAL OPERATING INCOME</b>	<b>\$ 18,524,302</b>	<b>100%</b>	<b>18,125,154</b>	<b>100%</b>	<b>399,148</b>	<b>2.20%</b>	<b>\$ 4,662,012</b>	<b>100.00%</b>	<b>\$ 4,801,221</b>	<b>100.00%</b>	<b>\$ (139,209)</b>	<b>-2.90%</b>
<b>OPERATING EXPENSES</b>												
Salaries	2,668,234	14.40%	2,575,556	14.21%	92,678	3.60%	859,802	18.44%	635,453	13.24%	224,349	35.31%
Payroll Taxes & Employee Benefits	671,415	3.62%	596,655	3.29%	74,761	12.53%	187,036	4.01%	169,029	3.52%	18,007	10.65%
Travel, Conference and Meetings (Note 7)	27,779	0.15%	41,919	0.23%	(14,140)	-33.73%	4,143	0.09%	5,843	0.12%	(1,700)	-29.10%
Occupancy Expenses	529,123	2.86%	479,230	2.64%	49,893	10.41%	123,189	2.64%	157,480	3.28%	(34,291)	-21.77%
Operation Expenses (Note 8)	1,073,292	5.79%	1,049,042	5.79%	24,250	2.31%	166,620	3.57%	578,450	12.05%	(411,830)	-71.20%
Education & Prom. Expenses	435,426	2.35%	277,461	1.53%	157,965	56.93%	79,180	1.70%	157,132	3.27%	(77,951)	-49.61%
Loan Servicing	335,903	1.81%	325,404	1.80%	10,499	3.23%	32,036	0.69%	203,291	4.23%	(171,255)	-84.24%
Professional and Outside Services	410,260	2.21%	542,822	2.99%	(132,563)	-24.42%	96,554	2.07%	124,072	2.58%	(27,518)	-22.18%
Credit Losses Expense	391,062	2.11%	6,853,718	37.81%	(6,462,656)	-94.29%	920,313	19.74%	(2,156,762)	-44.92%	3,077,075	-142.67%
Member's Insurance	57,389	0.31%	57,172	0.32%	217	0.38%	14,547	0.31%	14,523	0.30%	24	0.17%
Federal Operating Fees	35,677	0.19%	45,820	0.25%	(10,143)	-22.14%	8,797	0.19%	8,960	0.19%	(163)	-1.82%
Annual Meeting	93,332	0.50%	73,332	0.40%	20,000	27.27%	23,333	0.50%	23,333	0.49%	-	0.00%
Miscellaneous Expenses	79,803	0.43%	49,722	0.27%	30,081	60.50%	9,472	0.20%	38,718	0.81%	(29,245)	-76%
<b>TOTAL OPERATING EXPENSES</b>	<b>6,808,696</b>	<b>36.76%</b>	<b>12,967,853</b>	<b>71.55%</b>	<b>(6,159,157)</b>	<b>-47.50%</b>	<b>2,525,022</b>	<b>54.16%</b>	<b>(40,479)</b>	<b>-0.84%</b>	<b>\$ 2,565,501</b>	<b>-6337.87%</b>
<b>INCOME FROM OPERATIONS</b>	<b>\$ 11,715,606</b>	<b>63.24%</b>	<b>5,157,301</b>	<b>28.45%</b>	<b>6,558,305</b>	<b>127.17%</b>	<b>\$ 2,136,991</b>	<b>45.84%</b>	<b>\$ 4,841,700</b>	<b>100.84%</b>	<b>\$ (2,704,709)</b>	<b>-55.86%</b>
<b>COST OF FUND</b>												
Dividends Share savings	719,782	3.89%	985,959	5.44%	(266,177)	-27.00%	181,470	3.89%	33,016	0.69%	148,454	449.65%
Dividends Share certificates	2,690,758	14.53%	2,782,137	15.35%	(91,379)	-3.28%	684,387	14.68%	687,753	14.32%	(3,366)	-0.49%
Dividends Share drafts	4,620	0.02%	4,340	0.02%	280	6.45%	1,162	0.02%	1,215	0.03%	(53)	-4.37%
Interest on Borrowed Money	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	-	0.00%
<b>TOTAL COST OF FUND</b>	<b>\$ 3,415,160</b>	<b>18.44%</b>	<b>3,772,437</b>	<b>20.81%</b>	<b>(357,276)</b>	<b>-9.47%</b>	<b>\$ 867,019</b>	<b>18.60%</b>	<b>\$ 721,984</b>	<b>15.04%</b>	<b>\$ 145,035</b>	<b>20.09%</b>
<b>OPERATIONAL INCOME</b>	<b>8,300,446</b>	<b>44.81%</b>	<b>1,384,865</b>	<b>7.64%</b>	<b>6,915,581</b>	<b>499.37%</b>	<b>1,269,972</b>	<b>27.24%</b>	<b>4,119,716</b>	<b>85.81%</b>	<b>(2,849,745)</b>	<b>-69.17%</b>
<b>NON-OPERATING GAINS/(LOSSES)</b>												
Sale of Investment		0.00%		0.00%	-	0.00%		0.00%		0.00%	-	0.00%
Sale of Fixed Assets	(11,676)	-218.97%	(1,497)	-10.82%	(10,179)	680.01%	(2,740)	-388.72%	(1,123)	-17.71%	(1,617)	143.92%
FRA Valuation		0.00%		0.00%	-	0.00%		0.00%		0.00%	-	0.00%
Participate in CUSO BCA/BAIA	17,008	318.97%	15,332	110.82%	1,676	10.93%	3,445	488.72%	7,468	117.71%	(4,023)	-53.87%
<b>TOTAL NON-OPERATING INCOME</b>	<b>\$ 5,332</b>	<b>0.03%</b>	<b>\$ 13,835</b>	<b>0.08%</b>	<b>\$ (8,503)</b>	<b>-61.46%</b>	<b>\$ 705</b>	<b>0.02%</b>	<b>\$ 6,344</b>	<b>0.13%</b>	<b>\$ (5,639)</b>	<b>-88.89%</b>
<b>NET INCOME</b>	<b>\$ 8,305,778</b>	<b>44.84%</b>	<b>\$ 1,398,699</b>	<b>7.72%</b>	<b>\$ 6,907,078</b>	<b>493.82%</b>	<b>\$ 1,270,677</b>	<b>27.26%</b>	<b>\$ 4,126,061</b>	<b>85.94%</b>	<b>\$ (2,855,384)</b>	<b>-69.20%</b>