Caribe Federal Credit Union

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

	ANNUAL COMPARISON						MONTH COMPARISON					
	Year-to-date 2026	%	2025	%	INCREASE (DECREASE)	%	2026 JUNE	%	2026 MAY	%	INCREASE (DECREASE)	%
OPERATING INCOME												
Interest on Loans	$ 23,335,986	83.61%	$ 22,522,055	81.86%	$ 813,931	3.61%	$ 3,840,929	82.62%	$ 3,950,354	83.40%	$ (109,425)	-2.77%
Income from Investments	3,109,344	11.14%	3,482,898	12.66%	(373,554)	-10.73%	549,009	11.81%	553,711	11.69%	(4,702)	-0.85%
Fees and Charges	1,319,604	4.73%	1,339,064	4.87%	(19,459)	-1.45%	228,517	4.92%	213,187	4.50%	15,330	7.19%
Other Income	144,885	0.52%	169,297	0.62%	(24,412)	-14.42%	30,522	0.66%	19,290	0.41%	11,231	58.22%
TOTAL OPERATING INCOME	**$ 27,909,820**	**100%**	**27,513,314**	**100%**	**396,505**	**1.44%**	**$ 4,648,975**	**100.00%**	**$ 4,736,542**	**100.00%**	**$ (87,567)**	**-1.85%**
OPERATING EXPENSES												
Salaries	3,874,619	13.88%	3,691,809	13.42%	182,810	4.95%	599,524	12.90%	606,861	12.81%	(7,337)	-1.21%
Payroll Taxes & Employee Benefits	961,918	3.45%	857,788	3.12%	104,130	12.14%	146,675	3.15%	143,828	3.04%	2,847	1.98%
Travel, Conference and Meetings (Note 7)	54,883	0.20%	57,038	0.21%	(2,155)	-3.78%	20,605	0.44%	6,499	0.14%	14,106	217.03%
Occupancy Expenses	941,191	3.37%	839,615	3.05%	101,576	12.10%	230,297	4.95%	181,771	3.84%	48,526	26.70%
Operation Expenses (Note 8)	1,821,068	6.52%	1,847,631	6.72%	(26,563)	-1.44%	562,626	12.10%	185,150	3.91%	377,476	203.88%
Education & Prom. Expenses	603,041	2.16%	397,697	1.45%	205,344	51.63%	89,829	1.93%	77,786	1.64%	12,043	15.48%
Loan Servicing	601,532	2.16%	646,787	2.35%	(45,255)	-7.00%	203,493	4.38%	62,137	1.31%	141,356	227.49%
Professional and Outside Services	647,927	2.32%	766,202	2.78%	(118,275)	-15.44%	139,451	3.00%	98,217	2.07%	41,235	41.98%
Credit Losses Expense	(1,220,704)	-4.37%	9,551,453	34.72%	(10,772,157)	-112.78%	(2,231,798)	-48.01%	620,032	13.09%	(2,851,830)	-459.95%
Member's Insurance	86,178	0.31%	86,066	0.31%	112	0.13%	14,318	0.31%	14,471	0.31%	(152)	-1.05%
Federal Operating Fees	53,271	0.19%	67,901	0.25%	(14,630)	-21.55%	8,797	0.19%	8,797	0.19%	-	0.00%
Annual Meeting	139,998	0.50%	114,054	0.41%	25,944	22.75%	23,333	0.50%	23,333	0.49%	-	0.00%
Miscellaneous Expenses	136,328	0.49%	117,576	0.43%	18,752	15.95%	35,747	0.77%	20,778	0.44%	14,969	72%
TOTAL OPERATING EXPENSES	**8,701,252**	**31.18%**	**19,041,618**	**69.21%**	**(10,340,367)**	**-54.30%**	**(157,104)**	**-3.38%**	**2,049,660**	**43.27%**	**$ (2,206,764)**	**-107.66%**
INCOME FROM OPERATIONS	**$ 19,208,568**	**68.82%**	**8,471,696**	**30.79%**	**10,736,872**	**126.74%**	**$ 4,806,079**	**103.38%**	**$ 2,686,883**	**56.73%**	**$ 2,119,197**	**78.87%**
COST OF FUND												
Dividends Share savings	1,034,540	3.71%	1,290,912	4.69%	(256,372)	-19.86%	129,867	2.79%	184,891	3.90%	(55,025)	-29.76%
Dividends Share certificates	4,108,276	14.72%	4,174,604	15.17%	(66,327)	-1.59%	703,093	15.12%	714,425	15.08%	(11,332)	-1.59%
Dividends Share drafts	6,941	0.02%	6,628	0.02%	313	4.72%	1,152	0.02%	1,169	0.02%	(17)	-1.47%
Interest on Borrowed Money	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	-	0.00%
TOTAL COST OF FUND	**$ 5,149,758**	**18.45%**	**5,472,145**	**19.89%**	**(322,387)**	**-5.89%**	**$ 834,112**	**17.94%**	**$ 900,486**	**19.01%**	**$ (66,374)**	**-7.37%**
OPERATIONAL INCOME	**14,058,810**	**50.37%**	**2,999,551**	**10.90%**	**11,059,259**	**368.70%**	**3,971,967**	**85.44%**	**1,786,397**	**37.72%**	**2,185,570**	**122.35%**
NON-OPERATING GAINS/(LOSSES)												
Sale of Investment		0.00%		0.00%	-	0.00%		0.00%		0.00%	-	0.00%
Sale of Fixed Assets	66,378	72.80%	1,273	4.34%	65,105	5114.54%	(1,664)	-86.88%	79,718	94.98%	(81,382)	-102.09%
FRA Valuation		0.00%		0.00%	-	0.00%		0.00%		0.00%	-	0.00%
Participate in CUSO BCA/BAIA	24,798	27.20%	28,077	95.66%	(3,278)	-11.68%	3,580	186.88%	4,211	5.02%	(632)	-15.00%
TOTAL NON-OPERATING INCOME	**$ 91,176**	**0.33%**	**$ 29,350**	**0.11%**	**$ 61,827**	**210.66%**	**$ 1,915**	**0.04%**	**$ 83,929**	**1.77%**	**$ (82,013)**	**-97.72%**
NET INCOME	**$ 14,149,986**	**50.70%**	**$ 3,028,901**	**11.01%**	**$ 11,121,086**	**367.17%**	**$ 3,973,883**	**85.48%**	**$ 1,870,326**	**39.49%**	**$ 2,103,557**	**112.47%**

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