

Raiz Federal Credit Union

Summary Income Statement Monthly Comparison

	Nov-25	Oct-25
TOTAL INTEREST ON LOANS	4,984,747.45	5,144,663.98
TOTAL INTEREST ON INVESTMENTS	267,767.03	158,920.69
TOTAL INTEREST EXPENSE	<u>(1,583,002.19)</u>	<u>(1,495,578.86)</u>
	3,669,512.29	3,808,005.81
TOTAL PROVISION FOR LOAN LOSSES	<u>(1,064,322.06)</u>	<u>(564,975.00)</u>
TOTAL NET INT INC AFTER PROVISION	2,605,190.23	3,243,030.81
TOTAL EMPLOYEE COMP AND BENEFITS	1,700,053.01	1,888,665.53
TOTAL TRAVEL & CONFERENCE	3,548.86	14,973.27
TOTAL OFFICE OCCUPANCY EXPENSES	270,127.78	247,514.61
TOTAL OFFICE OPERATION EXPENSES	962,163.26	1,030,154.94
TOTAL LOAN SERVICING EXPENSES	801,425.23	644,934.71
TOTAL PROFESSIONAL & OUTSIDE	251,700.45	209,121.00
TOTAL OTHER	<u>391,986.37</u>	<u>(489,306.48)</u>
	4,381,004.96	3,546,057.58
TOTAL OPERATING INCOME	2,083,807.02	1,601,141.60
TOTAL NON-OPERATING EXPENSES	<u>427.14</u>	<u>(952,585.76)</u>
NET INCOME	<u>308,419.43</u>	<u>345,475.37</u>