



Raiz Federal Credit Union

Summary Income Statement Monthly Comparison

	Jan-26	Dec-25
TOTAL INTEREST ON LOANS	4,606,899.02	4,102,055.99
TOTAL INTEREST ON INVESTMENTS	300,878.33	307,803.92
TOTAL INTEREST EXPENSE	<u>(1,531,240.75)</u>	<u>(1,602,522.73)</u>
	3,376,536.60	2,807,337.18
TOTAL PROVISION FOR LOAN LOSSES	<u>(76,000.00)</u>	<u>(908,844.73)</u>
TOTAL NET INT INC AFTER PROVISION	3,300,536.60	1,898,492.45
TOTAL EMPLOYEE COMP AND BENEFITS	1,658,936.22	1,806,182.09
TOTAL TRAVEL & CONFERENCE	16,288.92	10,641.82
TOTAL OFFICE OCCUPANCY EXPENSES	228,134.99	241,437.55
TOTAL OFFICE OPERATION EXPENSES	1,062,446.79	1,300,321.20
TOTAL LOAN SERVICING EXPENSES	602,096.26	663,149.16
TOTAL PROFESSIONAL & OUTSIDE	148,978.85	300,773.50
TOTAL OTHER	<u>444,171.44</u>	<u>657,542.22</u>
	4,161,053.47	4,980,047.54
TOTAL OPERATING INCOME	1,566,827.07	2,083,679.95
TOTAL NON-OPER. (GAINS)LOSSES	<u>429.58</u>	<u>4,723.08</u>
NET INCOME	<u><u>706,739.78</u></u>	<u><u>(993,152.06)</u></u>