

# Raiz Federal Credit Union

## Summary Income Statement Monthly Comparison

	Dec-25	Nov-25
TOTAL INTEREST ON LOANS	4,102,055.99	4,984,747.45
TOTAL INTEREST ON INVESTMENTS	307,803.92	267,767.03
TOTAL INTEREST EXPENSE	<u>(1,602,522.73)</u>	<u>(1,583,002.19)</u>
	2,807,337.18	3,669,512.29
TOTAL PROVISION FOR LOAN LOSSES	<u>(908,844.73)</u>	<u>(1,064,322.06)</u>
TOTAL NET INT INC AFTER PROVISION	1,898,492.45	2,605,190.23
TOTAL EMPLOYEE COMP AND BENEFITS	1,806,182.09	1,700,053.01
TOTAL TRAVEL & CONFERENCE	10,641.82	3,548.86
TOTAL OFFICE OCCUPANCY EXPENSES	241,437.55	270,127.78
TOTAL OFFICE OPERATION EXPENSES	1,300,321.20	962,163.26
TOTAL LOAN SERVICING EXPENSES	663,149.16	801,425.23
TOTAL PROFESSIONAL & OUTSIDE	300,773.50	251,700.45
TOTAL OTHER	<u>657,542.22</u>	<u>391,986.37</u>
	4,980,047.54	4,381,004.96
TOTAL OPERATING INCOME	2,083,679.95	2,083,807.02
TOTAL NON-OPER. (GAINS)LOSSES	<u>4,723.08</u>	<u>427.14</u>
NET INCOME	<u>(993,152.06)</u>	<u>308,419.43</u>