

# Raiz Federal Credit Union

## Summary Income Statement Monthly Comparison

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