



Raiz Federal Credit Union

Summary Income Statement Monthly Comparison

	Feb-26	Jan-26
TOTAL INTEREST ON LOANS	4,241,478.93	4,606,899.02
TOTAL INTEREST ON INVESTMENTS	327,199.10	300,878.33
TOTAL INTEREST EXPENSE	<u>(1,536,395.11)</u>	<u>(1,531,240.75)</u>
	3,032,282.92	3,376,536.60
TOTAL PROVISION FOR LOAN LOSSES	<u>(480,902.32)</u>	<u>(76,000.00)</u>
TOTAL NET INT INC AFTER PROVISION	2,551,380.60	3,300,536.60
TOTAL EMPLOYEE COMP AND BENEFITS	1,732,590.25	1,658,936.22
TOTAL TRAVEL & CONFERENCE	17,607.80	16,288.92
TOTAL OFFICE OCCUPANCY EXPENSES	249,629.84	228,134.99
TOTAL OFFICE OPERATION EXPENSES	1,177,276.56	1,067,711.13
TOTAL LOAN SERVICING EXPENSES	621,569.24	602,096.26
TOTAL PROFESSIONAL & OUTSIDE	119,093.00	148,978.85
TOTAL OTHER	<u>(194,686.93)</u>	<u>444,113.38</u>
	3,723,079.76	4,166,259.75
TOTAL OPERATING INCOME	1,455,395.85	1,567,019.09
TOTAL NON-OPER. (GAINS)LOSSES	<u>6,967.11</u>	<u>429.58</u>
NET INCOME	<u><u>290,663.80</u></u>	<u><u>706,739.78</u></u>