

INCOME STATEMENT

YEAR ENDING DECEMBER 31, 2025

	2024	2025
INTEREST INCOME		
Interest on Personal Loans	\$ 62,080,023	\$ 66,613,035
Interest on Real Estate Loans	42,617,077	52,392,390
Interest on Business Loans	12,923,767	16,020,373
Interest on Investments	55,614,712	54,607,573
	<u>\$ 173,235,579</u>	<u>\$ 189,633,371</u>
DIVIDEND/INTEREST EXPENSE		
Dividend on Deposits	\$ 46,453,838	\$ 48,719,394
Interest on Borrowings	24,822,500	20,250,720
	<u>\$ 71,276,338</u>	<u>\$ 68,970,114</u>
NET INTEREST INCOME	\$ 101,959,241	\$ 120,663,257
PROVISION FOR LOAN/SHARE LOSS	\$ 14,569,481	\$ 11,076,067
NET INTEREST INCOME AFTER PROVISION FOR LOAN/SHARE LOSS	<u>\$ 87,389,760</u>	<u>\$ 109,587,190</u>
OTHER OPERATING INCOME		
Member and Loan Fees	\$ 18,503,534	\$ 18,920,438
Interchange Income	\$ 33,173,656	\$ 34,704,128
Other Income	\$ 7,049,554	\$ 6,747,668
OPERATING EXPENSE		
Payroll and Benefits	\$ 46,426,511	\$ 49,048,858
Education and Promotion	5,524,200	5,851,913
Cost of Space Occupied	7,487,166	8,269,001
Office Operations	8,376,979	8,507,070
Data Processing	13,634,701	14,633,066
Interchange Expenses	21,408,006	23,544,827
Other Expenses	6,106,417	6,536,353
	<u>\$ 129,963,926</u>	<u>\$ 146,789,093</u>
NET INCOME	\$ 37,152,524	\$ 53,568,336

