

STATE FARM FEDERAL CREDIT UNION

Statement of Income

For the Period Ending September 30, 2025

000's

Income & Expense Accounts	Month-to-Date	Quarter-to-Date	Year-to-Date
<u>INTEREST INCOME:</u>			
Interest on Loans	\$ 4,717	\$ 14,414	\$ 42,065
Income from Investments	13,518	40,595	116,677
TOTAL INTEREST INCOME	\$ 18,235	\$ 55,009	\$ 158,742
<u>INTEREST EXPENSE:</u>			
Dividends (Regular)	\$ 12,159	\$ 36,823	\$ 103,816
Dividends (Secondary)	2,626	7,989	22,763
Dividends (IRA)	366	1,113	3,257
TOTAL INTEREST EXPENSE	\$ 15,150	\$ 45,925	\$ 129,836
Provision for Credit Losses	\$ 344	\$ 1,017	\$ 2,629
Provision for Other Losses	5	8	96
NET INTEREST INCOME AFTER PROVISION FOR LOSSES	\$ 2,736	\$ 8,060	\$ 26,182
<u>NON-INTEREST INCOME:</u>			
Contributed Service - SF Mutual	\$ 982	\$ 3,000	\$ 8,986
Income from Fees & Charges	87	256	752
Misc.Operating Income	0	0	532
Gain (Loss) on Investments	0	0	0
TOTAL NON-INTEREST INCOME	\$ 1,069	\$ 3,256	\$ 10,271
<u>NON-INTEREST EXPENSE</u>			
Salaries and Benefits - Contributed Service	\$ 1,017	\$ 3,109	\$ 9,308
Occupancy - Contributed Service	82	245	736
Travel & Conference	11	26	64
Association Dues	15	44	125
Contributions	0	10	24
Office Operations	39	168	659
Office Operations - Contributed Service	(117)	(354)	(1,058)
HR Budget Costs	179	468	1,314
Information Systems & Technology	271	791	2,327
Marketing and Development	0	22	26
Loan Servicing	62	186	455
Professional & Outside Services	31	139	449
Share Insurance Premium (NCUSIF)	0	0	0
Federal Operating Fee	47	141	424
Miscellaneous Operating Expense	0	16	142
TOTAL NON-INTEREST EXPENSE	\$ 1,638	\$ 5,012	\$ 14,994
NET INCOME (LOSS)	\$ 2,167	\$ 6,304	\$ 21,458

This credit union is federally insured by the National Credit Union Administration.