STATE FARM FEDERAL CREDIT UNION

Statement of Income

For the Period Ending October 31, 2025

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Income & Expense Accounts	Month-to-Date	Quarter-to-Date	Year-to-Date
INTEREST INCOME:			
Interest on Loans	$ 4,894	$ 4,894	$ 46,959
Income from Investments	14,163	14,163	130,840
TOTAL INTEREST INCOME	$ 19,057	$ 19,057	$ 177,800
INTEREST EXPENSE:			
Dividends (Regular)	$ 12,713	$ 12,713	$ 116,530
Dividends (Secondary)	2,748	2,748	25,510
Dividends (IRA)	380	380	3,636
TOTAL INTEREST EXPENSE	$ 15,841	$ 15,841	$ 145,676
Provision for Credit Losses	$ 528	$ 528	$ 3,157
Provision for Other Losses	6	6	102
NET INTEREST INCOME AFTER PROVISION FOR LOSSES	$ 2,682	$ 2,682	$ 28,864
NON-INTEREST INCOME:			
Contributed Service - SF Mutual	$ 1,007	$ 1,007	$ 9,993
Income from Fees & Charges	88	88	841
Misc.Operating Income	0	0	532
Gain (Loss) on Investments	0	0	0
TOTAL NON-INTEREST INCOME	$ 1,096	$ 1,096	$ 11,366
NON-INTEREST EXPENSE			
Salaries and Benefits - Contributed Service	$ 1,044	$ 1,044	$ 10,353
Occupancy - Contributed Service	82	82	818
Travel & Conference	14	14	78
Association Dues	15	15	140
Contributions	0	0	24
Office Operations	83	83	742
Office Operations - Contributed Service	(119)	(119)	(1,177)
HR Budget Costs	200	200	1,513
Information Systems & Technology	281	281	2,609
Marketing and Development	0	0	26
Loan Servicing	52	52	507
Professional & Outside Services	38	38	487
Share Insurance Premium (NCUSIF)	0	0	0
Federal Operating Fee	47	47	471
Miscellaneous Operating Expense	0	0	142
TOTAL NON-INTEREST EXPENSE	$ 1,737	$ 1,737	$ 16,731
NET INCOME (LOSS)	$ 2,041	$ 2,041	$ 23,499