

MIDFLORIDA Credit Union
Statement of Income
For the Period Ending
April 30, 2026

Account Description	Current Month	Quarter To Date	Year to Date
Operating Income			
Interest on Loans	15,382,981.02	15,382,981.02	62,559,813.37
Interest on Business Loans to Members	10,014,666.43	10,014,666.43	34,506,926.56
Interest on Credit Cards Loans	1,869,304.13	1,869,304.13	7,517,439.07
Interest on Mortgage Loans	9,374,164.55	9,374,164.55	35,148,313.67
Income from Investments	3,375,085.77	3,375,085.77	13,759,091.24
Miscellaneous Operating Income	5,533,947.22	5,533,947.22	23,949,197.20
Fee Operating Income	3,749,733.83	3,749,733.83	15,142,284.00
Total Operating Income	49,299,882.95	49,299,882.95	192,583,065.11
Operating Expenses			
Compensation	10,278,549.48	10,278,549.48	38,363,809.64
Employee Benefits	2,170,261.51	2,170,261.51	8,387,809.58
Travel and Conference Expenses	275,911.90	275,911.90	960,828.69
Association Dues	38,953.55	38,953.55	137,363.68
Office Occupancy Expenses	1,639,117.55	1,639,117.55	6,425,116.37
Office Operations Expenses	2,977,355.82	2,977,355.82	10,482,144.51
Educational and Promotional Expenses	2,307,712.09	2,307,712.09	7,175,146.55
Loan Servicing Expenses	1,330,712.90	1,330,712.90	5,130,283.25
Professional and Outside Services	3,329,244.04	3,329,244.04	9,543,362.14
Provision for Loan Losses	(1,942,198.12)	(1,942,198.12)	10,011,753.45
Member's Insurance	-	-	-
Federal Operating Fee	60,770.47	60,770.47	243,008.37
Cash Over and Short	(506.79)	(506.79)	9,783.80
Interest on Borrowed Money	146,281.39	146,281.39	2,765,589.48
Interest on Non Member Deposits	495,290.35	495,290.35	1,983,208.24
Annual Meeting Expenses	400.00	400.00	1,600.00
Miscellaneous Operating Expenses	13,624.85	13,624.85	49,286.07
Total Operating Expenses	23,121,480.99	23,121,480.99	101,670,093.82
Income(Loss) From Operations	26,178,401.96	26,178,401.96	90,912,971.29
Non-Operating Gains(Losses)			
Gain(Loss) on Investments	(5,425.27)	(5,425.27)	(5,425.27)
Gain(Loss) on Disposition of Fixed Assets	21,727.32	21,727.32	20,553.33
Gain(Loss) on Loans Sold	(5,183,851.98)	(5,183,851.98)	(4,874,497.51)
Gain(Loss) on Hedging Instruments	(9,510.07)	(9,510.07)	129,201.81
Total Non-Operating Gains(Losses)	(5,177,060.00)	(5,177,060.00)	(4,730,167.64)
Income(Loss) Before Dividends	21,001,341.96	21,001,341.96	86,182,803.65
Share Draft and Share Dividends	7,382,351.15	7,382,351.15	26,148,000.81
Certificate Dividends	5,402,769.96	5,402,769.96	21,481,648.49
Total Dividends	12,785,121.11	12,785,121.11	47,629,649.30
Net Income(Loss)	8,216,220.85	8,216,220.85	38,553,154.35

