

	December 2023	December 2023	December 2023	December 2023	November 2023	December 2022
	Cur Month Activity	Cur Month Budget	Cur YTD Activity	Cur YTD Budget	Pri Mnth Activity	Pri YTD Activity
EMPLOYEE TRAINING	13,933.88	18,928.00	181,386.68	227,136.00	5,065.19	140,323.80
RENT	8,913.67	11,107.00	126,473.63	133,284.00	10,713.67	121,921.61
BUILDING MAINTENANCE	73,556.99	50,904.68	866,088.43	755,577.16	91,665.70	775,905.94
UTILITIES	21,338.17	32,657.00	401,044.53	391,884.00	27,845.55	427,270.59
TAXES	43,134.72	60,274.00	813,459.79	723,288.00	106,124.58	775,821.61
LEASEHOLD IMPROVEMENTS	454.26	0.00	2,924.60	0.00	454.26	1,661.33
BUILDING DEPRECIATION	54,796.42	122,000.00	611,650.91	891,042.00	52,226.53	591,356.62
COMMUNICATIONS	46,154.17	47,996.00	481,372.66	575,952.00	49,503.36	562,326.92
POSTAGE	70,749.49	67,916.00	852,376.84	829,992.00	79,379.29	827,846.34
EQUIPMENT RENTAL	5,511.23	3,443.00	42,680.33	41,316.00	2,467.52	41,469.09
MAINT. FURN & EQUIPMENT	105,891.58	127,442.00	1,544,390.51	1,650,194.00	139,068.36	1,603,695.24
SUPPLIES	31,371.71	20,478.00	277,242.20	245,736.00	34,170.50	197,442.92
INSURANCE	14,853.78	27,969.00	276,110.30	329,166.00	14,815.28	294,380.08
DEPRECIATION OF FURNITURE &	145,802.66	106,155.00	1,885,288.80	2,002,665.00	146,816.95	2,123,940.94
BANK & ACH CHARGES	5,111.10	5,320.00	65,619.52	63,840.00	5,599.26	60,638.46
ADVERTISING & MARKETING EXP	98,009.60	152,718.00	1,480,184.36	1,832,622.00	152,361.83	1,360,391.41
INFORMATION SYSTEMS EXPENS	0.00	0.00	0.00	0.00	0.00	0.00
CREDIT CARD LOAN SERVICING	(72,135.68)	168,833.00	2,485,212.08	2,025,996.00	(494,671.31)	2,005,691.17
VISA CHECK SERVICING EXP	937.23	400.00	10,387.01	4,800.00	1,026.21	6,259.07
COLLECTION EXPENSES	12,553.64	1,340.00	96,727.27	16,080.00	25,563.07	36,882.73
RECORDING & TITLE EXPENSES	4,347.61	6,667.00	74,095.74	80,004.00	5,464.42	105,628.39
CREDIT REPORTS	17,374.03	13,999.00	276,205.67	167,988.00	15,654.55	170,168.85
APPRAISAL FEES	650.00	670.00	8,450.00	8,040.00	1,300.00	8,450.00
FLOOD HAZARD DETERMINATION	0.00	0.00	0.00	0.00	0.00	0.00
UNITED GUARANTY INS	4,407.36	704.00	28,778.90	8,448.00	3,565.00	7,742.44
HELOC CLOSING FEES	18,680.42	13,093.00	175,012.24	157,116.00	7,043.46	145,566.57
INDIRECT LENDING EXPENSES	0.00	583.00	4,437.16	6,996.00	125.87	6,046.63
LEGAL FEES	391.00	9,246.00	45,401.95	110,952.00	9,369.95	61,772.89
AUDIT FEES	18,575.00	11,942.00	156,467.85	143,304.00	5,175.00	154,529.41
ATM FEES & CHARGES	563,168.71	285,000.00	2,199,879.43	2,690,000.00	853,779.25	328,560.72
OTHER PROF & OUTSIDE SERVIC	1,103,330.58	1,033,755.00	12,980,895.30	11,443,611.00	878,238.48	8,527,005.78
PROVISION FOR LOSSES	1,715,942.47	609,968.00	15,108,127.11	7,319,616.00	2,392,127.69	6,161,702.44
SHARE INSURANCE EXPENSE	0.00	0.00	0.00	0.00	0.00	0.00
OPERATING FEES	21,013.75	25,155.00	264,588.18	301,860.00	21,013.74	242,962.29
CASH OVER/SHORT	(48,213.00)	1,300.00	(69,482.89)	15,600.00	(17,168.91)	55,583.30
INTEREST ON BORROWED MONE	150,113.20	0.00	824,357.47	413,953.00	145,270.83	1,400,442.35
ANNUAL MEETING EXPENSE	0.00	0.00	2,573.95	65,721.00	0.00	7,455.36
ASSOCIATION DUES	14,404.99	14,069.00	180,657.08	172,382.00	14,633.55	177,470.34
MISC. OPERATING EXPENSES	138,184.00	5,794.00	422,134.54	69,528.00	2,553.84	123,733.31
PERSONNEL EXPENSES	0.00	0.00	4,318.76	0.00	90.00	4,267.45

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SOCIAL RESPONSIBILITY	20.00	8,990.00	47,840.23	116,880.00	2,950.00	74,830.00
SUBSCRIPTIONS	1,250.00	3,258.00	25,607.22	39,096.00	0.00	84,567.31
MISC CHECKING ACCT EXPENSE:	47.60	0.00	1,557.96	0.00	203.10	2,606.68
MISC CLUB ACCT EXPENSES	5,865.66	4,145.00	55,132.84	49,740.00	4,450.21	48,842.03
FRAUD & FORGERY	376,242.29	71,346.00	1,711,524.52	856,152.00	391,103.03	805,332.57
TOTAL OPERATING EXPENSE	6,501,291.01	6,258,595.68	73,193,203.31	66,456,368.16	7,453,364.44	56,415,440.62
SHARE DIVIDENDS	(25,812.85)	96,866.00	497,764.68	1,115,219.00	45,758.16	571,871.57
CHECKING DIVIDENDS	27,606.73	54,268.00	248,468.77	608,275.00	53,781.00	131,232.54
CERTIFICATE DIVIDENDS	1,370,699.05	903,835.00	18,471,820.55	10,096,604.00	1,942,092.28	5,046,233.61
IRA ACCUMULATOR DIVIDENDS	(12,880.44)	29,069.00	90,194.27	339,185.00	8,864.57	103,269.91
IRA CERTIFICATE DIVIDENDS	125,048.68	53,105.00	1,432,951.80	603,211.00	154,386.73	628,743.72
HOLIDAY CLUB DIVIDENDS	(14.96)	515.00	5,739.64	4,732.00	238.81	3,894.61
SIMMA DIVIDENDS	230,139.84	242,812.00	1,663,155.31	2,685,831.00	392,287.36	1,205,360.85
GRAND TOTAL DIVIDENDS	1,714,786.05	1,380,470.00	22,410,095.02	15,453,057.00	2,597,408.91	7,690,606.81
NON- OPERATING INCOME/EXPEI	0.00	0.00	0.00	0.00	0.00	0.00
GAIN/LOSS ON INVESTMENT	(582,008.31)	0.00	(875,142.74)	0.00	(806,959.14)	1,061,059.52
GAIN/LOSS ON ASSETS	16,011.50	0.00	250,743.14	0.00	0.00	(31,627.42)
TOTAL NET INCOME (LOSS) BEFO	1,395,114.84	505,036.32	7,346,345.71	11,562,315.84	(295,687.52)	14,116,107.67