

	December 2025	December 2025	December 2025	December 2025	November 2025	December 2024
	Cur Month Activity	Cur Month Budget	Cur YTD Activity	Cur YTD Budget	Pri Mnth Activity	Pri YTD Activity
INTEREST ON LOANS	5,117,597.05	5,928,521.36	73,909,530.48	71,110,740.96	6,298,641.02	68,177,867.49
CREDIT CARD INTEREST	538,332.66	889,276.80	10,554,498.16	10,353,114.60	916,130.88	10,600,938.17
LOAN PARTICIPATION INT CONTI	(255,296.59)	(325,533.48)	(3,693,026.67)	(3,904,671.36)	(245,204.39)	(2,082,633.88)
INTEREST LOANS PURCHASED	6,339.65	0.00	47,564.26	13,381.00	2,051.21	70,099.71
INTEREST COMMERCIAL LOANS	24,965.48	11,286.84	152,056.73	100,487.08	25,680.26	29,142.51
INTEREST BUSINESS LOANS	4,311.14	5,078.45	41,738.75	45,213.55	4,242.78	32,169.39
INCOME FROM INVESTMENTS	1,001,216.92	553,362.50	10,301,546.58	7,507,913.42	943,474.13	4,351,436.80
INTEREST ON FED FUNDS	314,855.61	182,498.63	2,947,100.53	2,530,778.06	303,749.57	3,513,987.07
ATM FEES	36,504.00	36,255.20	436,788.50	435,801.60	34,812.00	438,760.00
MISC. FEES	73,057.48	59,737.01	782,383.90	767,777.91	63,449.44	833,799.50
LN PARTICIPATION SERV FEES	0.00	0.00	0.00	0.00	0.00	0.00
CK CASHING FEES	1,435.00	1,510.05	19,410.00	17,755.09	1,590.00	17,237.08
DORMANT FEES	10,998.22	10,567.13	183,744.43	161,451.35	12,451.00	162,749.79
STOP PAY FEES	5,370.00	4,500.00	66,385.00	53,002.50	5,340.00	55,450.00
MAILED STATEMENT FEES	71,840.13	41,600.00	862,980.13	374,400.00	60,145.00	0.00
SAFETY DEPOSIT BOX FEES	192.89	299.65	47,733.18	47,852.64	137.00	45,895.11
SKIP PAY FEES	17,650.00	16,425.00	104,675.00	91,310.00	14,675.00	105,605.00
NON SUFFICIENT FUNDS FEES	306,712.60	174,199.64	3,277,031.31	2,382,909.04	254,372.23	2,624,989.74
OVERDRAFT PRIVILEGE FEES	821,941.68	666,541.15	8,720,990.29	7,852,435.86	754,736.11	8,117,729.35
MORTGAGE ORIG FEES	33,100.00	25,556.25	372,424.51	313,762.58	17,416.50	268,308.26
LATE CHARGES ON LOANS	191,237.41	183,011.67	2,282,258.19	2,180,413.71	203,224.12	2,232,484.27
RETURNED CHECK FEES	1,371.25	1,495.00	17,325.14	17,482.43	880.00	16,818.27
GAP INCOME	37,792.00	38,054.28	479,876.00	518,963.28	27,869.00	350,581.00
SHARED BRANCHING INCOME	10,631.95	11,346.00	144,357.22	141,109.90	13,164.83	144,560.30
CHECK ORDER INCOME	3,610.33	4,231.38	46,174.18	49,398.78	2,544.02	52,359.10
MRC INCOME	6,200.00	2,920.00	60,000.00	56,086.38	6,000.00	52,200.00
MISCELLANEOUS OPERATING IN	825,857.27	325,000.00	4,603,833.02	3,900,000.00	295,789.50	4,110,540.85
INTERCHANGE INCOME	1,050,227.96	1,079,760.00	12,200,516.23	12,663,048.00	977,599.67	12,090,814.99
SAFE INVESTMENT SERVICES IN	705.21	15,000.00	83,210.52	180,000.00	547.92	143,929.52
NCUSIF STABILIZATION CREDIT	0.00	0.00	0.00	0.00	0.00	0.00
GRAND TOTAL INCOME	10,258,757.30	9,942,500.51	129,053,105.57	119,961,918.36	10,995,508.80	116,557,819.39
COMPENSATION	1,829,712.80	1,810,829.03	21,954,331.94	23,303,196.00	1,708,187.53	21,489,944.18
PENSION COST	116,340.77	133,986.98	1,809,241.44	1,725,837.38	139,487.33	1,735,929.25
SOCIAL SECURITY TAXES	132,113.05	130,452.46	1,547,579.51	1,695,882.22	113,447.85	1,507,132.52
UNEMPLOYMENT COMPENSATIC	446.65	1,239.88	27,493.99	16,118.62	356.91	30,498.22
OTHER BENEFITS	625,636.96	302,666.48	3,307,859.79	3,631,997.76	251,544.75	2,930,461.59
MISC EMPLOYEE BENEFITS	66,250.48	12,538.00	204,888.06	150,500.00	15,004.96	323,351.55
TRAVEL & CONFERENCE	22,881.80	12,677.00	213,130.69	152,130.00	11,535.35	410,080.06
BOARD TRAVEL	10,186.53	10,500.00	85,722.39	72,870.00	3,938.71	84,868.89

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	Cur Month Activity	Cur Month Budget	Cur YTD Activity	Cur YTD Budget	Pri Mnth Activity	Pri YTD Activity
TRAVEL ADVANCES	0.00	0.00	0.00	0.00	0.00	0.00
EMPLOYEE TRAINING	9,586.29	14,499.00	169,899.12	175,000.00	9,852.33	281,689.42
RENT	8,275.00	9,212.00	105,300.00	110,500.00	9,200.00	118,477.94
BUILDING MAINTENANCE	94,304.03	61,117.30	954,485.10	915,952.16	88,724.44	934,595.05
UTILITIES	33,422.42	37,288.38	439,279.36	494,319.42	30,713.54	465,169.45
TAXES	109,267.79	68,347.00	906,363.29	820,164.00	109,267.91	795,015.11
LEASEHOLD IMPROVEMENTS	505.78	1,405.04	4,044.34	7,738.19	505.78	4,693.16
BUILDING DEPRECIATION	79,816.42	75,653.65	906,334.72	894,211.39	77,944.78	778,396.13
COMMUNICATIONS	12,531.86	41,666.13	626,396.34	500,000.28	41,763.65	644,059.55
POSTAGE	49,140.10	10,729.00	764,053.29	246,561.00	55,132.96	1,012,422.18
EQUIPMENT RENTAL	2,841.00	3,212.50	38,159.13	38,550.00	2,841.00	42,058.46
MAINT. FURN & EQUIPMENT	188,180.19	131,137.00	1,341,392.38	1,576,908.00	114,276.00	1,299,594.11
SUPPLIES	22,214.77	52,315.46	478,485.23	628,785.52	20,108.67	238,594.67
INSURANCE	31,238.82	32,326.28	387,453.62	382,918.26	40,684.31	317,613.40
DEPRECIATION OF FURNITURE & FIXTURES	81,908.76	95,969.28	1,085,360.89	1,258,387.49	82,316.06	1,318,538.19
BANK & ACH CHARGES	5,079.27	5,800.00	69,210.91	69,600.00	6,161.41	69,243.05
ADVERTISING & MARKETING EXPENSES	116,523.41	99,999.00	1,220,673.55	1,200,000.00	126,085.08	1,445,909.81
INFORMATION SYSTEMS EXPENSES	0.00	0.00	0.00	0.00	0.00	0.00
DEBIT CARD&CREDIT CARD SERVICE CHARGES	0.00	0.00	0.00	0.00	0.00	0.00
VISA CHECK SERVICING EXPENSES	0.00	0.00	0.00	0.00	0.00	8,525.03
COLLECTION EXPENSES	23,094.78	9,267.00	171,537.55	122,200.00	6,476.22	286,165.83
RECORDING & TITLE EXPENSES	4,420.10	11,250.00	54,278.22	135,000.00	4,356.10	57,372.09
CREDIT REPORTS	32,240.15	49,783.36	502,047.48	597,400.32	26,791.41	461,285.57
APPRAISAL FEES	804.00	2,900.00	8,924.00	37,400.00	1,000.00	7,150.00
FLOOD HAZARD DETERMINATION FEES	0.00	0.00	0.00	0.00	0.00	0.00
UNITED GUARANTY INSURANCE	0.00	8,000.00	58,048.44	81,000.00	0.00	57,458.38
HELOC CLOSING FEES	0.00	0.00	0.00	0.00	0.00	126,385.91
INDIRECT LENDING EXPENSES	7,419.61	10,038.00	76,282.83	120,500.00	6,888.52	8,424.62
LEGAL FEES	27,783.23	14,667.00	153,641.75	176,000.00	14,319.73	134,808.01
AUDIT FEES	10,833.37	10,833.33	158,596.02	129,999.96	10,833.33	203,850.00
DEBIT CARD & CREDIT CARD SERVICE CHARGES	820,201.61	596,846.00	7,875,471.01	7,115,652.00	708,555.33	7,666,640.39
OTHER PROF & OUTSIDE SERVICE CHARGES	879,616.09	931,005.62	10,177,797.82	11,252,071.44	949,904.17	10,474,484.47
PROVISION FOR LOSSES	705,006.56	1,348,378.00	13,907,434.17	16,180,536.00	1,334,828.14	16,423,280.73
SHARE INSURANCE EXPENSE	0.00	0.00	0.00	0.00	0.00	0.00
OPERATING FEES	29,063.49	29,523.00	350,140.38	354,276.00	29,063.48	333,390.05
CASH OVER/SHORT	1,375.38	1,845.80	25,824.41	22,149.60	337.02	(10,093.10)
INTEREST ON BORROWED MONIES	178,526.68	79,505.00	1,142,311.44	941,217.00	177,438.75	1,690,719.19
ANNUAL MEETING EXPENSE	0.00	0.00	306.86	6,555.00	0.00	1,427.50
ASSOCIATION DUES	12,745.32	16,626.00	158,983.01	200,212.00	11,596.11	187,253.14
MISC. OPERATING EXPENSES	2,262.11	8,733.95	33,314.93	104,807.40	3,205.44	305,259.84

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PERSONNEL EXPENSES	14,744.31	21,445.83	235,404.73	257,349.96	30,050.16	2,693.35
SOCIAL RESPONSIBILITY	3,083.33	12,405.00	71,506.92	167,805.00	208.33	111,932.33
SUBSCRIPTIONS	2,531.05	3,956.83	28,545.08	47,481.96	2,425.04	103,296.58
MISC CHECKING ACCT EXPENSE	145.00	217.87	1,392.95	2,582.87	63.30	2,276.38
MISC CLUB ACCT EXPENSES	5,022.08	4,728.01	60,713.46	56,736.12	3,490.20	57,435.70
FRAUD & FORGERY	97,972.11	125,000.00	1,345,476.25	1,500,000.00	210,227.12	1,900,466.44
TOTAL OPERATING EXPENSES	6,507,295.31	6,452,522.45	75,245,118.79	79,677,060.32	6,591,139.21	78,880,224.37
SHARE DIVIDENDS	46,743.77	36,343.96	468,348.31	443,400.25	37,286.78	468,090.33
CHECKING DIVIDENDS	157,287.82	85,435.90	1,540,674.95	1,236,620.22	121,489.21	1,400,524.62
CERTIFICATE DIVIDENDS	1,802,494.64	1,359,813.95	18,539,530.64	18,276,098.59	1,405,308.21	23,261,000.69
IRA ACCUMULATOR DIVIDENDS	8,062.45	5,603.30	80,314.01	71,331.88	6,261.10	82,131.03
IRA CERTIFICATE DIVIDENDS	141,889.85	134,193.59	1,646,687.33	1,708,322.43	111,225.54	1,966,916.08
HOLIDAY CLUB DIVIDENDS	391.78	431.67	5,706.19	5,266.42	199.19	5,560.92
SIMMA DIVIDENDS	428,973.50	170,923.90	4,172,573.11	3,091,247.79	339,604.78	4,911,793.19
GRAND TOTAL DIVIDENDS	2,585,843.81	1,792,746.27	26,453,834.54	24,832,287.58	2,021,374.81	32,096,016.86
NON- OPERATING INCOME/EXPENSE	0.00	0.00	0.00	0.00	0.00	0.00
GAIN/LOSS ON INVESTMENT	0.00	0.00	0.00	0.00	0.00	(198,788.55)
GAIN/LOSS ON ASSETS	0.00	0.00	722,134.53	0.00	84,628.95	(3,106,608.48)
TOTAL NET INCOME (LOSS) BEFORE TAXES	1,165,618.18	1,697,231.79	26,632,017.71	15,452,570.46	2,298,365.83	8,886,975.19