

# STATE FARM FEDERAL CREDIT UNION

## Statement of Income

For the Period Ending December 31, 2025

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Income & Expense Accounts	Month-to-Date	Quarter-to-Date	Year-to-Date
<b><u>INTEREST INCOME:</u></b>			
Interest on Loans	\$ 4,952	\$ 14,604	\$ 56,669
Income from Investments	13,654	41,406	158,083
<b>TOTAL INTEREST INCOME</b>	<b>\$ 18,606</b>	<b>\$ 56,010</b>	<b>\$ 214,752</b>
<b><u>INTEREST EXPENSE:</u></b>			
Dividends (Regular)	\$ 13,083	\$ 38,294	\$ 142,110
Dividends (Secondary)	2,829	8,289	31,052
Dividends (IRA)	388	1,141	4,398
<b>TOTAL INTEREST EXPENSE</b>	<b>\$ 16,301</b>	<b>\$ 47,724</b>	<b>\$ 177,560</b>
Provision for Credit Losses	\$ 289	\$ 1,136	\$ 3,765
Provision for Other Losses	0	7	103
<b>NET INTEREST INCOME AFTER PROVISION FOR LOSSES</b>	<b>\$ 2,016</b>	<b>\$ 7,143</b>	<b>\$ 33,325</b>
<b><u>NON-INTEREST INCOME:</u></b>			
Contributed Service - SF Mutual	\$ 1,011	\$ 2,996	\$ 11,981
Income from Fees & Charges	65	235	988
Misc.Operating Income	0	0	532
Gain (Loss) on Investments	223	223	223
<b>TOTAL NON-INTEREST INCOME</b>	<b>\$ 1,299</b>	<b>\$ 3,453</b>	<b>\$ 13,724</b>
<b><u>NON-INTEREST EXPENSE</u></b>			
Salaries and Benefits - Contributed Service	\$ 1,046	\$ 3,104	\$ 12,413
Occupancy - Contributed Service	82	245	981
Travel & Conference	5	20	83
Association Dues	24	53	179
Contributions	25	25	49
Office Operations	43	167	826
Office Operations - Contributed Service	(117)	(354)	(1,413)
HR Budget Costs	300	670	1,983
Information Systems & Technology	219	752	3,079
Marketing and Development	0	0	26
Loan Servicing	56	154	609
Professional & Outside Services	33	101	549
Share Insurance Premium (NCUSIF)	0	0	0
Federal Operating Fee	47	141	566
Miscellaneous Operating Expense	0	0	142
<b>TOTAL NON-INTEREST EXPENSE</b>	<b>\$ 1,764</b>	<b>\$ 5,079</b>	<b>\$ 20,073</b>
<b>NET INCOME (LOSS)</b>	<b>\$ 1,552</b>	<b>\$ 5,518</b>	<b>\$ 26,976</b>

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