

Wharton County Teachers Credit Union
Statement of income

	S	T	U	V	W	X	Y	Z	AA	
138	12/01/2025-12/31/2025									
139	Interest Income					Current Period	Quarter	Year		
140		Interest on Loans			\$11,757.95		\$33,256.88	\$126,630.87		
141		Interest on Investments			\$21,942.24		\$36,841.47	\$151,434.48		
142		Total Interest Income				\$33,700.19	\$70,098.35	\$278,065.35		
143										
144										
145	Interest Expense and Cost of Funds									
146		Dividends			\$670.50		\$2,001.65			
147		Interest on Borrowed Money			\$0.00					
148		Total Interest Expense				\$670.50	\$2,001.65	\$8,455.11		
149										
150		Net Interest Income				\$33,029.69	\$68,096.70	\$269,610.24		
151										
152	Provision for Loan Losses Expense					\$0.00	\$2,878.69	\$3,960.42		
153										
154	Fees, Charges, and other Operating Income					\$0.00	\$0.00	\$0.00		
155										
156	Total Operating Income					\$33,029.69	\$65,218.01	\$262,229.04		
157										
158	Operating Expenses									
159		Employee Compensation				\$7,609.81	\$22,829.43	\$87,817.72		
160		Employee Benefits				\$577.07	\$1,731.21	\$6,904.83		
161		Travel and Conference				\$0.00	\$400.00	\$2,000.00		
162		Association Dues				\$394.31	\$1,182.95	\$4,731.83		
163		Office Occupancy				\$1.00	\$1.00	\$1.00		
164		Office Operations				\$8,857.61	\$24,843.52	\$96,947.45		
165		Member Education and Promotion				\$0.00	\$0.00	\$649.42		
166		Loan Servicing				\$256.90	\$581.32	\$2,410.74		
167		Professional and Outside Services				\$460.00	\$1,380.00	\$5,520.00		
168		Supervision and Exam				\$327.67	\$983.01	\$3,875.00		
169		Annual Meeting				\$150.00	\$300.00	\$1,650.00		
170		Miscellaneous Operating Expenses				\$207.87	\$2,031.47	\$7,436.20		
171										
172		Total Operating Expenses				\$19,042.24	\$56,613.91	\$227,525.03		
173										
174										
175	Net Income (loss)					\$13,987.45	\$8,604.10	\$38,124.79		