

Victorian Gables HOA

2025 Fourth Quarter Summary Report
(Through December 31, 2025)

INCOME		31-Dec-25	Annual Budget
Dues, \$5560/unit/year		\$234,230.00	\$222,400
Delinquency fees		\$103.40	-
Transfer fees		\$0.00	\$0
Interest		\$5,745.01	\$5,000
Total Income		\$240,078.41	\$227,400
EXPENSES			
Insurance		\$71,989.00	\$95,200
Landscaping		\$25,515.56	\$36,610
Maintenance		\$4,250.00	\$7,000
Operating		\$26,953.65	\$27,773
Replacement		\$90,305.98	\$60,000
Total Expenses		\$219,014.19	\$226,583
NET Income less Expenses		\$21,064.22	\$817

Assets Allocation	APY	Maturity	31-Dec-25	31-Dec-24	
Current Accounts (Maintenance Reserve)					
SouthState Bank Checking			\$4,872.44	\$7,343.23	
SouthState Bank CD xx7250 *	3.75%	8/13/25	\$0.00	\$0.00	
SouthState Bank Money Market	0.65%		\$6,354.65	\$3,150.32	
FNBO Money Market xx605	0.99%		\$10,630.12	\$5,365.46	
Sub-Total			\$21,857.21	\$15,859.01	
Insurance Reserve					
Treasury I bond	2.86%	9/1/52	\$5,748.00	\$5,610.00	
SouthState Bank CD xx0184	3.30%	4/17/26	\$6,209.46	\$5,987.01	
FNBO Money Market xx596	0.69%		\$7,106.01	\$7,050.85	
Sub-Total			\$19,063.47	\$18,647.86	
Replacement Reserve					
SouthState Bank CD xx0185	3.30%	4/17/26	\$22,354.07	\$21,553.22	
SouthState Bank CD xx5659	3.85%	4/24/26	\$11,613.20	\$11,188.68	
SouthState Bank CD xx5661	3.85%	4/24/26	\$11,613.20	\$11,188.68	
SouthState Bank CD xx0926	3.30%	5/14/26	\$11,153.62	\$10,753.07	
SouthState Bank CD xx0929	3.30%	5/14/26	\$11,153.62	\$10,753.07	
Treasury I bond	2.86%	9/1/52	\$5,748.00	\$5,610.00	
FNBO Money Market xx604	0.91%		\$89,476.26	\$78,101.61	
FNBO CD xx9603	3.75%	1/26/26	\$18,425.64	\$17,738.87	
Sub-Total			\$181,537.61	\$166,887.20	
 Total Assets				\$222,458.29	\$201,394.07

* Short term CD matured and cashed on 8/13/25
CD maturing during 1st quarter 2026

Note: As of Jan2025 Independent Financial is now part of SouthState Bank