

**EXPENSES**

Funds	EXPENSES	AUDITED ACTUALS 21-22	LLD Actuals YTD Thru March 31, 2023	BUDGET 22-23	LLD PROJECTED ACTUALS W/O AUDIT ADJ 22-23	BUDGET 23 - 24	"+/-" From 22 - 23 Budget
CORPORATE	<b>EMPLOYEE COSTS</b>						
	SALARIES	\$ 2,118,176.35	\$ 1,518,121.52	\$ 2,300,000.00	\$ 2,054,000.00	\$ 2,300,000.00	0.00%
	HEALTH INS/UNEMP	\$ 277,763.05	\$ 205,686.19	\$ 314,000.00	\$ 281,700.00	\$ 320,000.00	1.91%
	TOTAL SALARY+INS	\$ 2,395,939.40	\$ 1,723,807.71	\$ 2,614,000.00	\$ 2,335,700.00	\$ 2,620,000.00	0.23%
IMRF	IMRF EXP	\$ 116,347.41	\$ 54,526.56	\$ 80,000.00	\$ 64,750.00	\$ 80,000.00	0.00%
FICA	FICA EXP	\$ 156,471.84	\$ 112,407.35	\$ 178,000.00	\$ 157,131.00	\$ 178,000.00	0.00%
	TOTAL EMP COSTS W BENEFITS	\$ 2,668,758.65	\$ 1,890,741.62	\$ 2,872,000.00	\$ 2,557,581.00	\$ 2,878,000.00	0.21%
	<b>BUILDING COSTS</b>						
CORPORATE	INTERNET/INET	\$ 7,210.00	\$ 5,410.00	\$ 7,210.00	\$ 7,210.00	\$ 7,210.00	0.00%
	PHONE	\$ 9,532.45	\$ 5,741.20	\$ 10,000.00	\$ 10,350.00	\$ 20,000.00	100.00%
	GAS	\$ 10,217.92	\$ 8,296.41	\$ 10,000.00	\$ 11,060.00	\$ 12,000.00	20.00%
	SEWER/WATER	\$ 1,626.65	\$ 2,058.60	\$ 2,300.00	\$ 2,800.00	\$ 4,500.00	95.65%
	ELECTRICAL	\$ 50,643.50	\$ 24,065.98	\$ 50,000.00	\$ 32,100.00	\$ 50,000.00	0.00%
	VERIZON	\$ 1,500.00	\$ 1,000.00	\$ 1,500.00	\$ 1,500.00	0.00	-100.00%
	<b>MAINT. CONTRACTS</b>						
	HVAC	\$ 5,000.00	\$ 3,750.00	\$ 5,000.00	\$ 5,200.00	\$ 6,000.00	20.00%
	CLEANING/PESTS	\$ 35,159.00	\$ 22,923.90	\$ 49,500.00	\$ 30,366.00	\$ 49,500.00	0.00%
	LANDSCAPE	\$ 30,475.00	\$ 26,670.00	\$ 40,000.00	\$ 35,350.00	\$ 40,000.00	0.00%
	NON-CONTRACT REPAIRS	\$ 64,054.50	\$ 38,049.05	\$ 80,000.00	\$ 53,050.00	\$ 70,000.00	-12.50%
	RUBBISH REMOVAL	\$ 3,541.43	\$ 2,504.72	\$ 4,000.00	\$ 3,400.00	\$ 4,000.00	0.00%
	TOTAL	\$ 218,960.45	\$ 140,469.86	\$ 259,510.00	\$ 192,386.00	\$ 263,210.00	1.43%
	<b>OPERATING COSTS</b>						
CORPORATE	POSTAGE/SHIPPING	\$ 11,181.76	\$ 9,170.31	\$ 14,300.00	\$ 13,000.00	\$ 15,500.00	8.39%
	PRINTING	\$ 17,201.44	\$ 14,462.69	\$ 18,000.00	\$ 22,000.00	\$ 24,000.00	33.33%
	SUPPLIES/PROCESSING	\$ 70,423.91	\$ 48,234.10	\$ 77,800.00	\$ 65,000.00	\$ 78,000.00	0.26%
	BANK/NOTICES	\$ 5,613.11	\$ 4,685.90	\$ 8,200.00	\$ 6,700.00	\$ 8,000.00	-2.44%
	LOCAL TRAVEL	\$ 196.41	\$ 263.02	\$ 500.00	\$ 356.00	\$ 500.00	0.00%
	TOTAL	\$ 104,616.63	\$ 76,816.02	\$ 118,800.00	\$ 107,056.00	\$ 126,000.00	6.06%

## EXPENSES

FUNDS		AUDITED ACTUALS 21-22	LLD Actuals YTD Thru March 31, 2023	BUDGET 22-23	LLD PROJECTED ACTUALS W/O AUDIT ADJ 22-23	BUDGET 23 - 24	"+/-" From 22 - 23 Budget
	<b>INSURANCE COSTS</b>						
CORPORATE	FIDELITY BONDS	\$ 2,100.00	\$ 2,100.00	\$ 2,100.00	\$ 2,100.00	\$ 2,100.00	0.00%
Insurance billed on the calendar year	PROP. DAMAGE (ALL PERIL)	\$ 37,499.50	\$ 59,277.10	\$ 46,000.00	\$ 59,277.10	\$ 50,000.00	8.70%
	NOTARY BOND	\$75.00	\$0.00	\$ 225.00	\$0.00	\$ 225.00	0.00%
Insurance billed on the calendar year	WORKERS COMP	\$ 7,687.50	\$ 6,514.00	\$ 7,000.00	\$ 6,514.00	\$ 7,000.00	0.00%
	<b>TOTAL</b>	<b>\$ 47,362.00</b>	<b>\$ 67,891.10</b>	<b>\$ 55,325.00</b>	<b>\$ 67,891.10</b>	<b>\$ 59,325.00</b>	<b>7.23%</b>
CORPORATE	<b>CONTRACTUAL COSTS</b>						
	LEGAL SERVICES	\$ 4,713.75	\$ 2,868.75	\$ 15,000.00	\$ 3,800.00	\$ 15,000.00	0.00%
	COLLECTION AGENCY	\$ 470.30	\$ 354.20	\$ 700.00	\$ 500.00	\$ 700.00	0.00%
	OUTSRC ACCT/HR/IT	\$ 99,599.89	\$ 120,181.15	\$ 140,000.00	\$ 140,000.00	\$ 150,000.00	7.14%
	INVESTMENT AGENCY	\$ 7,224.56	\$ 3,862.17	\$ 7,500.00	\$ 5,400.00	\$ 6,000.00	-20.00%
	ACCT LICENSE SOFTWARE	\$ 4,295.00	\$0.00	\$ 5,200.00	\$ 4,485.00	\$ 4,800.00	-7.69%
	AUDIT	\$ 8,900.00	\$ 9,175.00	\$ 9,200.00	\$ 9,175.00	\$ 9,500.00	3.26%
	PAYROLL	\$ 7,337.12	\$ 7,415.55	\$ 7,900.00	\$ 10,000.00	\$ 12,000.00	51.90%
	<b>TOTAL</b>	<b>\$ 132,540.62</b>	<b>\$ 143,856.82</b>	<b>\$ 185,500.00</b>	<b>\$ 173,360.00</b>	<b>\$ 198,000.00</b>	<b>6.74%</b>
	<b>PERSONNEL DEVELOPMENT</b>						
CORPORATE	STAFF DUES/CONF	\$ 4,819.06	\$ 7,575.01	\$ 13,400.00	\$ 10,200.00	\$ 13,400.00	0.00%
	MEMORIAL/RECOG	\$ 448.71	\$ 2,949.99	\$ 4,500.00	\$ 3,800.00	\$ 3,000.00	-33.33%
	IN-SERVICE DAY	\$ 522.42	\$ 1,943.93	\$ 2,500.00	\$ 1,943.93	\$ 2,500.00	0.00%
	CONT. ED	\$ 700.00	\$ 2,550.00	\$ 6,500.00	\$ 6,500.00	\$ 9,100.00	40.00%
	TRUSTEE DUES/CONF/TRAIN	\$ 644.98	\$ 150.00	\$ 3,525.00	\$ 750.00	\$ 3,525.00	0.00%
	<b>TOTAL</b>	<b>\$ 7,135.17</b>	<b>\$ 15,168.93</b>	<b>\$ 30,425.00</b>	<b>\$ 23,193.93</b>	<b>\$ 31,525.00</b>	<b>3.62%</b>
	<b>EQUIPMENT</b>						
CORPORATE	POLARIS	\$ 52,095.68	\$ 58,933.57	\$ 55,000.00	\$ 58,933.57	\$ 90,000.00	63.64%
	TECH	\$36,530.19	\$42,577.42	\$ 50,000.00	\$ 50,000.00	\$ 80,000.00	60.00%
	FACILITY	\$5,775.99	\$5,245.41	\$ 10,000.00	\$ 9,000.00	\$ 10,000.00	0.00%
	MINOR EQUIP	\$ 2,878.24	\$ 2,722.21	\$ 3,500.00	\$ 3,500.00	\$ 3,500.00	0.00%
	OTHER FAC MAINT/REPAIRS	\$ 18,654.22	\$ 9,276.37	\$ 22,000.00	\$ 18,000.00	\$ 25,000.00	13.64%
	<b>TOTAL</b>	<b>\$ 115,934.32</b>	<b>\$ 118,754.98</b>	<b>\$ 140,500.00</b>	<b>\$ 139,433.57</b>	<b>\$ 208,500.00</b>	<b>48.40%</b>

## EXPENSES

FUNDS		AUDITED ACTUALS 21-22	LLD Actuals YTD Thru March 31, 2023	BUDGET 22-23	LLD PROJECTED ACTUALS W/O AUDIT ADJ 22-23	BUDGET 23 - 24	"+/-" From 22 - 23 Budget
	<b>LIBRARY MATERIALS</b>						
CORPORATE	BOOKS	\$ 229,437.88	\$ 121,757.74	\$ 240,700.00	\$ 185,000.00	\$ 250,000.00	3.86%
	DATABASES	\$ 101,392.78	\$ 122,046.29	\$ 132,000.00	\$ 131,000.00	\$ 137,500.00	4.17%
	DOC DELIVERY/ILLS	\$ 23,225.52	\$ 23,897.81	\$ 24,500.00	\$ 23,600.00	\$ 24,500.00	0.00%
	AUDIO/VISUAL	\$ 160,302.98	\$ 129,099.91	\$ 180,000.00	\$ 170,000.00	\$ 190,000.00	5.56%
	PERIODICALS	\$ 32,788.08	\$ 27,088.80	\$ 41,000.00	\$ 30,000.00	\$ 35,000.00	-14.63%
	<b>TOTAL</b>	<b>\$ 547,147.24</b>	<b>\$ 423,890.55</b>	<b>\$ 618,200.00</b>	<b>\$ 539,600.00</b>	<b>\$ 637,000.00</b>	<b>3.04%</b>
	<b>PROGRAMS</b>						
CORPORATE	LIB-WIDE PROGRAMS	\$ 20,760.58	\$ 14,878.34	\$ 25,000.00	\$ 25,000.00	\$ 30,000.00	20.00%
	COMM REL/SUPPLIES	\$ 11,142.84	\$ 7,834.56	\$ 15,000.00	\$ 15,000.00	\$ 17,000.00	13.33%
	<b>TOTAL</b>	<b>\$ 31,903.42</b>	<b>\$ 22,712.90</b>	<b>\$ 40,000.00</b>	<b>\$ 40,000.00</b>	<b>\$ 47,000.00</b>	<b>17.50%</b>
CORPORATE	<b>CONTINGENCY</b>	<b>\$ 13,881.62</b>	<b>\$ 0.00</b>	<b>\$ 25,000.00</b>	<b>\$ 0.00</b>	<b>\$ 25,000.00</b>	<b>0.00%</b>
	<b>RESTRICTED EXPENSES</b>						
CORPORATE	GIFTS	\$ 13,739.00	\$ 1,150.00	\$16,000.00	\$4,350.00	\$ 5,000.00	-68.75%
	PER CAPITA GRANT	\$ 42,043.40	\$ 32,083.65	\$42,000.00	\$ 44,664.48	\$ 45,000.00	7.14%
	DEBT INTEREST EXPENSE	\$ 16,415.29	\$ 13,250.00	\$31,000.00	\$ 13,250.00	\$ 26,000.00	-16.13%
	DEBT PRINCIPAL PAYMENT	\$ 0.00	\$ 35,000.00	\$36,000.00	\$ 35,000.00	\$ 40,000.00	11.11%
	<b>SUBTOTAL</b>	<b>\$ 72,197.69</b>	<b>\$ 81,483.65</b>	<b>\$ 125,000.00</b>	<b>\$ 97,264.48</b>	<b>\$ 116,000.00</b>	<b>-7.20%</b>
	TRANSFER TO SPEC RESRV	\$ 2,800,000.00	\$ 1,032,500.00	\$ 30,000.00	\$ 1,040,000.00	\$ 60,000.00	100.00%
	<b>TOTAL SPECIAL RESERVE</b>	<b>\$ 2,800,000.00</b>	<b>\$ 1,032,500.00</b>	<b>\$ 30,000.00</b>	<b>\$ 1,040,000.00</b>	<b>\$ 60,000.00</b>	<b>100.00%</b>
	<b>TOTAL RESTRICTED EXPENSES</b>	<b>\$ 2,872,197.69</b>	<b>\$ 1,113,983.65</b>	<b>\$ 155,000.00</b>	<b>\$ 1,137,264.48</b>	<b>\$ 176,000.00</b>	<b>13.55%</b>
	<b>TOTAL BUDGET W/O TRANS TO SR</b>	<b>\$ 3,960,437.81</b>	<b>\$ 2,981,786.43</b>	<b>\$ 4,470,260.00</b>	<b>\$ 3,937,766.08</b>	<b>\$ 4,589,560.00</b>	<b>2.67%</b>
	<b>TOTAL BUDGET EXPENSES</b>	<b>\$ 6,760,437.81</b>	<b>\$ 4,014,286.43</b>	<b>\$ 4,500,260.00</b>	<b>\$ 4,977,766.08</b>	<b>\$ 4,649,560.00</b>	<b>3.32%</b>

## EXPENSES

FUNDS		AUDITED ACTUALS 21-22	LLD Actuals YTD Thru March 31, 2023	BUDGET 22-23	LLD PROJECTED ACTUALS W/O AUDIT ADJ 22-23	BUDGET 23 - 24	"+/-" From 22 - 23 Budget
SPECIAL RESERVE	<b>SPECIAL RESERVE</b>						
	CONSULTING	\$0.00	\$0.00	\$0.00	\$0.00	\$ 20,000.00	20000.00%
	FACILITY/CAMPUS	\$0.00	\$0.00	\$ 15,000.00	\$0.00	\$ 15,000.00	15000.00%
	FURNITURE/EQUIP	\$0.00	\$0.00	\$0.00	\$0.00	\$ 25,000.00	25000.00%
	INTERIOR UPDATES	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00%
	SECURITY SYSTEMS	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00%
	PROJECT EXPENSE	\$1,822,449.91	\$3,888,610.79	\$ 5,200,000.00	\$ 5,200,000.00	\$ 1,000,000.00	-80.77%
	<b>TOTAL</b>	\$ 1,822,449.91	\$ 3,888,610.79	\$ 5,215,000.00	\$ 5,200,000.00	\$ 1,060,000.00	-79.67%
	<b>BY FUND</b>	ACTUALS 21-22	Actuals YTD Thru March 31, 2023	BUDGET 22-23	PROJECTED ACTUALS W/O AUDIT ADJ 22-23	BUDGET 23 - 24	"+/-" From 22 - 23 Budget
	<b>CORPORATE</b>	\$ 6,487,618.56	\$ 3,847,352.52	\$ 4,242,260.00	\$ 4,755,885.08	\$ 4,391,560.00	3.52%
	<b>IMRF</b>	\$ 116,347.41	\$ 54,526.56	\$ 80,000.00	\$ 64,750.00	\$ 80,000.00	0.00%
	<b>FICA</b>	\$ 156,471.84	\$ 112,407.35	\$ 178,000.00	\$ 157,131.00	\$ 178,000.00	0.00%
	<b>SPECIAL RESERVE</b>	\$ 1,822,449.91	\$ 3,888,610.79	\$ 5,215,000.00	\$ 5,200,000.00	\$ 1,060,000.00	-79.67%
	<b>TOTAL</b>	\$ 8,582,887.72	\$ 7,902,897.22	\$ 9,715,260.00	\$ 10,177,766.08	\$ 5,709,560.00	-41.23%
	<b>TOTAL FUNDS W/O SPEC RES</b>	\$ 6,760,437.81	\$ 4,014,286.43	\$ 4,500,260.00	\$ 4,977,766.08	\$ 4,649,560.00	3.32%

## REVENUE

FUNDS	REVENUES	Audited Actuals 21 - 22	LLD Actuals YTD Thru February 28, 2023	Budget 22 -23	LLD PROJECTED ACTUALS W/O AUDIT ADJ 22 - 23	BUDGET 23 - 24	"+/-" From 22 - 23 Budget
<b>CORPORATE</b>	<b>TAX LEVY - CORPORATE</b>	\$ 3,770,568.40	\$ 3,841,496.54	\$ 3,846,660.00	\$ 3,841,496.54	\$ 4,124,600.00	7.23%
	TIF SURPLUS	\$ 31,560.08	\$ 31,755.81	\$ 30,000.00	\$ 31,755.81	\$ 30,000.00	0.00%
	PERS. PROP. REPLACEMNT TAX	\$ 50,291.34	\$ 34,606.02	\$ 18,000.00	\$ 38,000.00	\$ 40,000.00	122.22%
	TOTAL TAXES	\$ 3,852,419.82	\$ 3,907,858.37	\$ 3,894,660.00	\$ 3,911,252.35	\$ 4,194,600.00	7.70%
	<b>INTEREST EARNED</b>	\$ 41,330.23	\$ 56,836.49	\$ 10,000.00	\$ 60,000.00	\$ 35,000.00	250.00%
	UNREALIZED GN/LOSS INVSTMNTS	\$ (77,057.46)	\$ 14,191.85	0.00	\$ 20,000.00	\$ 5,000.00	5000.00%
	TOTAL INTEREST	\$ (35,727.23)	\$ 71,028.34	\$ 10,000.00	\$ 80,000.00	\$ 40,000.00	300.00%
	<b>OTHER INCOME</b>						
	LOST MATERIALS	\$ 945.98	\$ 696.96	\$ 1,000.00	\$ 1,000.00	\$ 1,000.00	0.00%
	NON-RES FEES	\$ 929.95	\$ 995.26	\$ 500.00	\$ 995.26	\$ 750.00	50.00%
	FINES/FEES	\$ 534.88	\$ (40.82)	\$ 500.00	0.00	0.00	-100.00%
	GIFTS UNRESTRICTED	\$ 40.00	\$ 1,046.00	\$ 5,000.00	\$ 1,046.00	\$ 5,000.00	0.00%
	GIFTS/GRANTS RESTRICTED	\$ 17,000.00	0.00	0.00	0.00	\$ 2,000.00	2000.00%
	OTHER CORP INCOME	\$ 23,108.88	\$ 1,848.26	\$ 2,000.00	\$ 2,000.00	\$ 2,000.00	0.00%
	COPIER INCOME	\$ 4,454.37	\$ 3,172.29	\$ 3,500.00	\$ 3,500.00	\$ 3,500.00	0.00%
	LICENSE STICKER SALES	\$ 3,886.00	\$ 1,848.75	\$ 8,000.00	\$ 2,500.00	\$ 2,500.00	-68.75%
	IL PER CAPITA GRANT	\$ 42,043.40	\$ 44,664.48	\$ 42,000.00	\$ 44,664.48	\$ 45,000.00	7.14%
	MISC/JURY DUTY	\$ 44.44	\$ 486.28	0.00	\$ 486.28	\$ 100.00	100.00%
	TOTAL OTHER INCOME	\$ 92,987.90	\$ 54,717.46	\$ 62,500.00	\$ 56,192.02	\$ 61,850.00	-1.04%
	<b>TOTAL CORPORATE FUND</b>	\$ 3,909,680.49	\$ 4,033,604.17	\$ 3,967,160.00	\$ 4,047,444.37	\$ 4,296,450.00	<b>8.30%</b>

## REVENUE

FUNDS	REVENUES	Audited Actuals 21 - 22	LLD Actuals YTD Thru February 28, 2023	Budget 22 -23	LLD PROJECTED ACTUALS W/O AUDIT ADJ 22 - 23	BUDGET 23 - 24	"+/-" From 22 - 23 Budget
<b>IMRF</b>	<b>TAX LEVY - IMRF</b>	\$ 81,829.38	\$ 80,058.98	\$ 80,166.00	\$ 80,058.98	0.00	-100.00%
	PERS. PROP. REPLACEMNT TAX	\$ 2,902.46	\$ 1,997.21	\$ 850.00	\$ 2,200.00	\$ 1,500.00	76.47%
	TOTAL TAXES	\$ 84,731.84	\$ 82,056.19	\$ 81,016.00	\$ 82,258.98	\$ 1,500.00	-98.15%
	<b>INTEREST EARNED</b>	\$ 1,568.45	\$ 3,161.85	\$ 700.00	\$ 3,400.00	\$ 1,500.00	114.29%
	TOTAL INTEREST	\$ 1,568.45	\$ 3,161.85	\$ 700.00	\$ 3,400.00	\$ 1,500.00	114.29%
	<b>TOTAL IMRF</b>	\$ 86,300.29	\$ 85,218.04	\$ 81,716.00	\$ 85,658.98	\$ 3,000.00	<b>-96.33%</b>
<b>FICA</b>	<b>TAX LEVY - FICA</b>	\$ 170,249.72	\$ 170,792.50	\$ 171,022.00	\$ 170,792.50	\$ 173,305.00	1.33%
	PERS. PROP. REPLACEMNT TAX	\$ 456.02	\$ 313.79	\$ 150.00	\$ 350.00	\$ 250.00	66.67%
	TOTAL TAXES	\$ 170,705.74	\$ 171,106.29	\$ 171,172.00	\$ 171,142.50	\$ 173,555.00	1.39%
	<b>INTEREST EARNED</b>	\$ 1,371.55	\$ 3,263.73	\$ 500.00	\$ 3,500.00	\$ 1,500.00	200.00%
	TOTAL INTEREST	\$ 1,371.55	\$ 3,263.73	\$ 500.00	\$ 3,500.00	\$ 1,500.00	200.00%
	<b>TOTAL FICA</b>	\$ 172,077.29	\$ 174,370.02	\$ 171,672.00	\$ 174,642.50	\$ 175,055.00	<b>1.97%</b>
<b>SPEC RESERVE</b>	INTEREST EARNED	\$ 31,326.28	\$ 56,525.80	\$ 10,000.00	\$ 60,000.00	\$ 20,000.00	100.00%
	RESTR. TRANSFR FROM CORP.	\$ 2,800,000.00	\$ 1,030,000.00	\$ 30,000.00	\$ 1,040,000.00	\$ 60,000.00	100.00%
	<b>TOTAL SPECIAL RESERVE</b>	\$ 2,831,326.28	\$ 1,086,525.80	\$ 40,000.00	\$ 1,100,000.00	\$ 80,000.00	<b>100.00%</b>

## REVENUE

	<b>BY FUND</b>	Audited Actuals 21 - 22	LLD Actuals YTD Thru February 28, 2023	Budget 22 -23	LLD PROJECTED ACTUALS W/O AUDIT ADJ 22 - 23	<b>BUDGET 23 - 24</b>	"+/-" From 22 - 23 Budget
	<b>CORPORATE</b>	\$ 3,909,680.49	\$ 4,033,604.17	\$ 3,967,160.00	\$ 4,047,444.37	\$ 4,296,450.00	8.30%
	<b>IMRF</b>	\$ 86,300.29	\$ 85,218.04	\$ 81,716.00	\$ 85,658.98	\$ 3,000.00	-96.33%
	<b>FICA</b>	\$ 172,077.29	\$ 174,370.02	\$ 171,672.00	\$ 174,642.50	\$ 175,055.00	1.97%
	<b>SPECIAL RESERVE</b>	\$ 2,831,326.28	\$ 1,086,525.80	\$ 40,000.00	\$ 1,100,000.00	\$ 80,000.00	100.00%
	<b>TOTAL</b>	\$ 6,999,384.35	\$ 5,379,718.03	\$ 4,260,548.00	\$ 5,407,745.85	\$ 4,554,505.00	6.90%
	<b>TOTAL FUNDS W/O SPEC RES</b>	\$ 4,168,058.07	\$ 4,293,192.23	\$ 4,220,548.00	\$ 4,307,745.85	\$ 4,474,505.00	<b>6.02%</b>