ST. CLAIR COUNTY

ILLINOIS

ANNUAL AUDIT REPORT

For the Fiscal Year Ended December 31, 2025

ST. CLAIR COUNTY, ILLINOIS

Annual Comprehensive Financial Report

For the year ended December 31, 2025

ST. CLAIR COUNTY, ILLINOIS
Annual Comprehensive Financial Report
For the year ended December 31, 2025

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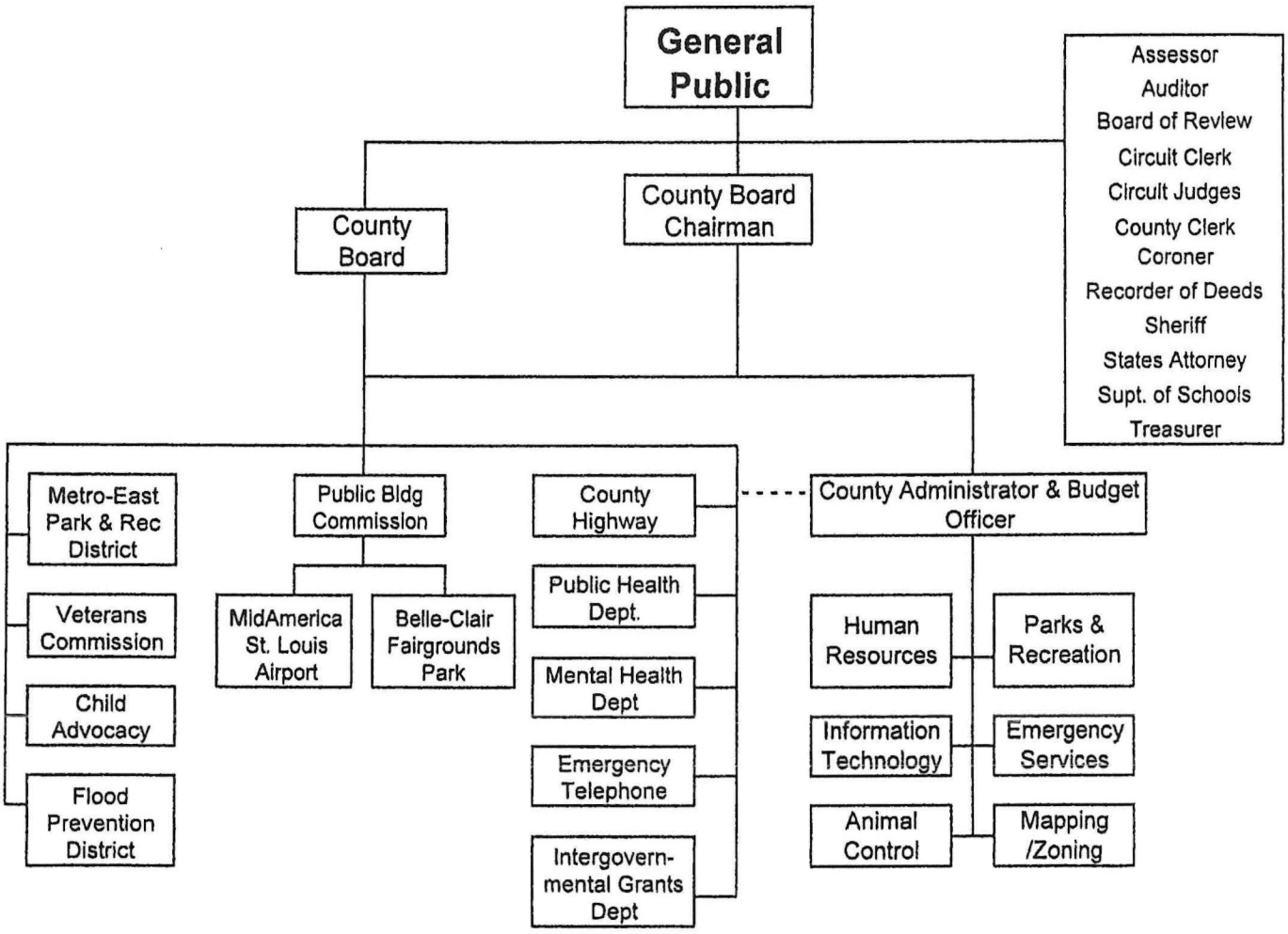
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INTRODUCTORY SECTION

St. Clair County, Illinois
Organizational Chart



ST. CLAIR COUNTY, ILLINOIS

Principal Officials

December 31, 2025

County Board Members

DIST	BOARD MEMBER	DIST	BOARD MEMBER
1	Robert Allen Jr.	16	C. J. Baricevic
2	G.W. Scott Jr.	17	Scott Tieman
3	Roy Mosley Jr.	18	Michael O'Donnell
4	Harry Hollingsworth	19	Phil Henning
5	Lonnie Mosley	20	Ed Cockrell
6	Marty Crawford	21	Andy Bittle
7	Courtney Moore	22	Susan Gruberman
8	Steve Gomric	23	Jana Moll
9	Ken Easterley	24	Kevin Dawson
10	Scott Greenwald	25	Richie Melle
11	Ken Sharkey	26	Robert Wilhelm
12	C. Richard Vernier	27	Matt Smallheer
13	Stephen Reeb	28	John Coers
14	Robert Trentman		
15	Jerry Dinges		

Other Elected Officials

Mark Kern, County Board Chairman
Tom Holbrook, County Clerk
Kinnis Williams, Circuit Clerk
Andy Lopinot, County Treasurer
Patty Sprague, County Auditor
James Gomric, State's Attorney
Michael Crockett, Recorder of Deeds
Calvin Dye, County Coroner
Lori Costello, Regional Supt. of Schools
Rick Watson, Sheriff
Jennifer Gomric-Minton, County Assessor
Angela Grossmann-Roewe, Board of Review
Amanda Waema, Board of Review
Irma Golliday, Board of Review
Andrew Gleeson, Chief Judge of the Circuit Court

Appointed Officials

Debra Moore, Director of Administration
Myla Blandford, Executive Director, Public Health
Jodi Gardner, Executive Director, Mental Health Board
Rick Stubblefield, Director, Intergovernmental Grants/Economic Development
Norm Etling, Superintendent of Highways
Jeffrey Sandusky, Director, Data Processing
Ann Barnum, Manager, Human Resources
Anne Markezich, Director, Zoning/Mapping & Platting
Herb Simmons, Director, Emergency Services & Disaster Agency
Greg Norkus, Director, Probation
Lawrence Brazil, Superintendent, Detention Home
Ashley Jett, Superintendent, Animal Control
Brian Buehlhorn, Superintendent of Parks
Jim Brede, Director of Buildings
Kimberly Huth, Director, Military Affairs
Jann Severit, Director, Belle-Clair Fairgrounds Park
John Lawson, Director, Veterans' Assistance
Darren James, Director, MidAmerica Airport

FINANCIAL SECTION

SCHEFFEL BOYLE
Certified Public Accountants

ALTON EDWARDSVILLE BELLEVILLE HIGHLAND
JERSEYVILLE COLUMBIA CARROLLTON

INDEPENDENT AUDITOR'S REPORT

Mr. Mark Kern, Chairman
St. Clair County Board
Belleville, Illinois

Opinions

We have audited the accompanying financial statements of the governmental activities, the business-type activities, the aggregate discretely presented component units, each major fund, and the aggregate remaining fund information of St. Clair County, Illinois (County) as of and for the year ended December 31, 2025, and the related notes to the financial statements, which collectively comprise the County's basic financial statements as listed in the table of contents.

In our opinion, based on our audit and the audit of other auditors, the financial statements referred to above present fairly, in all material respects, the respective financial position of the governmental activities, the business-type activities, the aggregate discretely presented component units, each major fund, and the aggregate remaining fund information of the County, as of December 31, 2025, and the respective changes in financial position, and, where applicable, cash flows thereof for the year then ended in accordance with accounting principles generally accepted in the United States of America.

We did not audit the financial statements of St. Clair County Intergovernmental Grants Department, which represent 1.2 percent, .4 percent, and 7.7 percent, respectively, of the assets, net position, and revenues of St. Clair County, Illinois as of December 31, 2025, and the respective changes in financial position, and where applicable, cash flows thereof for the year then ended. Those statements were audited by other auditors whose report has been furnished to us, and our opinion, insofar as it relates to the amounts included for St. Clair County Intergovernmental Grants Department is based solely on the report of the other auditors.

Basis for Opinions

We conducted our audit in accordance with auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in Government Auditing Standards, issued by the Comptroller General of the United States. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of St. Clair County, Illinois and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinions.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

AN INDEPENDENT MEMBER OF BDO ALLIANCE USA

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about St. Clair County, Illinois' ability to continue as a going concern for twelve months beyond the financial statement date, including any currently known information that may raise substantial doubt shortly thereafter.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinions. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with generally accepted auditing standards and Government Auditing Standards will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with generally accepted auditing standards and Government Auditing Standards, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the County's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the [Name of Governmental Entity] 's ability to continue as a going concern for a reasonable period of time.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control-related matters that we identified during the audit.

Required Supplementary Information

Accounting principles generally accepted in the United States of America require that the pension plan information, the other post-employment benefit information, budgetary comparison information, and the notes to the required supplementary information be presented to supplement the basic financial statements. Such information is the responsibility of management and, although not a part of the basic financial statements, is required by the Governmental Accounting Standards Board who considers it to be an essential part of financial reporting for placing the basic financial statements in an appropriate operational, economic, or historical context. We and other auditors have applied certain limited procedures to the

required supplementary information in accordance with auditing standards generally accepted in the United States of America, which consisted of inquiries of management about the methods of preparing the information and comparing the information for consistency with management's responses to our inquiries, the basic financial statements, and other knowledge we obtained during our audit of the basic financial statements. We do not express an opinion or provide any assurance on the information because the limited procedures do not provide us with sufficient evidence to express an opinion or provide any assurance.

St. Clair County has not presented management's discussion and analysis that accounting principles generally accepted in the United States of America require, to be presented, to supplement the basic financial statements. Such missing information, although not a part of the basic financial statements, is required by the Governmental Accounting Standards Board, who considers it to be an essential part of financial reporting for placing the basic financial statements in an appropriate operational, economic or historical context. Our opinion on the basic financial statements is not affected by this missing information.

Supplementary Information

Our audit was conducted for the purpose of forming opinions on the financial statements that collectively comprise St. Clair County's basic financial statements. The accompanying combining and individual fund financial statements are presented for purposes of additional analysis and are not a required part of the basic financial statements. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the basic financial statements. The information has been subjected to the auditing procedures applied in the audit of the basic financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the basic financial statements or to the basic financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States of America. In our opinion, the combining and individual fund financial statements are fairly stated, in all material respects, in relation to the basic financial statements as a whole.

Other Information

Management is responsible for the other information included in the annual report. The other information comprises the introductory and statistical sections but does not include the basic financial statements and our auditor's report thereon. Our opinions on the basic financial statements do not cover the other information, and we do not express an opinion or any form of assurance thereon.

In connection with our audit of the basic financial statements, our responsibility is to read the other information and consider whether a material inconsistency exists between the other information and the basic financial statements, or the other information otherwise appears to be materially misstated. If, based on the work performed, we conclude that an uncorrected material misstatement of the other information exists, we are required to describe it in our report.

Scheffel Boyle

Scheffel Boyle
Belleville, Illinois
October 21, 2026

BASIC FINANCIAL STATEMENTS

ST. CLAIR COUNTY, ILLINOIS
Statement of Net Position
December 31, 2025

	Primary Government			Component Units	
	Governmental Activities	Business-type Activities	Total	Grants Department	Flood Prevention
ASSETS					
Current assets					
Cash	$ 1,817,049	$ 5,620,787	$ 7,437,836	$ 2,516,939	$ -
Equity in cash and investment pool	272,258,953	-	272,258,953	-	22,668,780
Investments	43,132,308	-	43,132,308	-	-
Funds held in trust	-	362,523	362,523	-	-
Accounts receivable	23,633,527	10,155,891	33,789,418	1,542,056	2,628,473
Taxes receivable (net)	50,617,136	-	50,617,136	-	-
Revolving/forgivable loans receivable	-	-	-	458,285	-
Lease receivable	245,609	640,961	886,570	-	-
Interest receivable	1,416,109	-	1,416,109	-	91,539
Internal balances	10,189,388	(10,189,388)	-	-	-
Advances to other governments	400,000	-	400,000	-	-
Inventory	335,503	828,429	1,163,932	-	-
Other assets	-	-	-	145,576	-
Prepaid expenditures	1,883,053	-	1,883,053	-	-
Total current assets	405,928,635	7,419,203	413,347,838	4,662,856	25,388,792
Restricted assets					
Cash	13,333,086	-	13,333,086	-	-
Equity in cash and investment pool	-	1,245,158	1,245,158	-	-
Investments	688,845	221,228	910,073	-	-
Accounts receivable	-	5,278	5,278	-	-
Interest receivable	-	4,553	4,553	-	-
Escrow Deposits	890,442	18,638	909,080	-	-
Total restricted assets	14,912,373	1,494,855	16,407,228	-	-
Noncurrent assets					
Revolving/forgivable loans receivable	-	-	-	2,144,173	-
Lease receivable	1,536,527	6,701,983	8,238,510	-	-
Advances to other governments	800,000	-	800,000	-	-
Net OPEB asset	4,266,798	146,912	4,413,710	215,074	-
Net pension asset	18,325,761	1,431,472	19,757,233	1,647,138	-
Intangible assets	-	1,809,700	1,809,700	-	-
Capital assets					
Capital assets, net	167,607,160	214,767,605	382,374,765	50,289	-
Right-to-use assets, net	10,698,524	218,140	10,916,664	1,855,761	-
Total noncurrent assets	203,234,770	225,075,812	428,310,582	5,912,435	-
Deferred outflows of resources					
Deferred outflows on refinancing	967,040	11,750,910	12,717,950	-	-
Deferred outflows related to OPEB	301,351	(11,991)	289,360	(8,335)	-
Deferred outflows related to pensions	18,764,005	67,223	18,831,228	731,055	-
Total deferred outflows of resources	20,032,396	11,806,142	31,838,538	722,720	-
Total assets and deferred outflows of resources	$ 644,108,174	$ 245,796,012	$ 889,904,186	$ 11,298,011	$ 25,388,792

See notes to the financial statements.

ST. CLAIR COUNTY, ILLINOIS
Statement of Net Position
(continued)
December 31, 2025

	Primary Government			Component Units	
	Governmental Activities	Business-type Activities	Total	Grants Department	Flood Prevention
LIABILITIES					
Current liabilities					
Accounts payable	$ 12,086,470	$ 3,488,706	$ 15,575,176	$ 1,345,028	$ 2,634,473
Accrued salaries	2,939,300	85,595	3,024,895	229,463	-
Accrued payroll related costs	4,182,960	110,744	4,293,704	134,886	-
Accrued interest	109,912	379,556	489,468	-	-
Funds held in escrow	588,418	3,190	591,608	26,454	-
Lease liability	496,635	-	496,635	143,789	-
SBITA liability	603,234	6,898	610,132	-	-
Insurance claims	2,978,809	-	2,978,809	-	-
Unearned income	9,350,609	-	9,350,609	312,660	-
Debt certificates - current	405,000	205,000	610,000	-	-
Revenue bonds - current	-	1,015,000	1,015,000	-	-
General obligation bonds - current	-	1,955,000	1,955,000	-	-
Revolving/forgivable loans liability	-	-	-	458,285	-
Total current liabilites	33,741,347	7,249,689	40,991,036	2,650,565	2,634,473
Noncurrent liabilities					
Funds held in escrow	-	589,127	589,127	-	-
Debt certificates	880,000	1,469,596	2,349,596	-	-
General obligation bonds payable	-	48,495,000	48,495,000	-	-
Limited obligation revenue bonds	19,230,000	-	19,230,000	-	-
Revenue bonds	27,156,447	5,540,000	32,696,447	-	-
Revolving/forgivable loans liability	-	-	-	2,144,173	-
Lease liability	2,346,755	-	2,346,755	1,895,986	-
SBITA liability	1,733,978	68,091	1,802,069	-	-
Net pension liability	-	-	-	-	-
Insurance claims	1,066,752	-	1,066,752	-	-
Total noncurrent liabilites	52,413,932	56,161,814	108,575,746	4,040,159	-
Total liabilities	86,155,279	63,411,503	149,566,782	6,690,724	2,634,473
Deferred inflows of resources					
Deferred taxes and related fees	51,835,917	-	51,835,917	-	-
Deferred inflows on refinancing	1,569,408	-	1,569,408	-	-
Deferred inflows related leases	1,695,528	7,018,340	8,713,868	-	-
Deferred inflows related to OPEB	1,137,039	17,725	1,154,764	41,920	-
Deferred inflows related to pensions	41,261,779	1,183,292	42,445,071	1,906,927	-
Total deferred inflows of resources	97,499,671	8,219,357	105,719,028	1,948,847	-
Total liabilities and deferred inflows of resources	183,654,950	71,630,860	255,285,810	8,639,571	2,634,473
NET POSITION					
Net investment in capital assets	151,899,983	167,051,764	318,951,747	50,289	-
Restricted	236,932,221	1,466,386	238,398,607	21,593	22,754,319
Unrestricted	71,621,020	5,647,002	77,268,022	2,586,558	-
Total net position	$ 460,453,224	$ 174,165,152	$ 634,618,376	$ 2,658,440	$ 22,754,319

See notes to the financial statements.

ST. CLAIR COUNTY, ILLINOIS
Statement of Activities
For the year ended December 31, 2025

Function/Programs	Expenses	Program Revenues: Charges for Goods and Services	Program Revenues: Operating Grants and Contributions	Program Revenues: Capital Grants and Contributions	Net (Expense) Revenue and Changes in Net Position: Primary Government: Governmental Activities	Primary Government: Business-type Activities	Primary Government: Total	Component Units: Grants Department	Component Units: Flood Prevention
Primary Government									
Governmental activities									
General government	$ 19,966,216	$ 10,318,495	$ 26,686,401	$ -	$ 17,038,680		$ 17,038,680		
Public safety	64,094,078	13,842,343	8,987,189	-	(41,264,546)		(41,264,546)		
Judicial	18,485,575	10,094,691	1,920,981	-	(6,469,903)		(6,469,903)		
Public health	13,275,769	1,447,517	6,484,812	-	(5,343,440)		(5,343,440)		
Transportation	14,086,047	441,484	8,287,603	1,386,384	(3,970,576)		(3,970,576)		
Unallocated interest	953,502	-	-	-	(953,502)		(953,502)		
Total governmental activities	130,861,187	36,144,530	52,366,986	1,386,384	(40,963,287)		(40,963,287)		
Business-type activities									
Airport	26,945,015	12,696,019	-	9,652,471	-	$ (4,596,525)	(4,596,525)		
Belle-Clair Fairgrounds Park	836,653	456,948	-	-	-	(379,705)	(379,705)		
Total business-type activities	$ 27,781,668	$ 13,152,967	$ -	$ 9,652,471	-	(4,976,230)	(4,976,230)		
Total primary government	$ 158,642,855	$ 49,297,497	$ 52,366,986	$ 11,038,855	(40,963,287)	(4,976,230)	(45,939,517)		
Component units									
Grants Department	$ 18,350,890	$ 120,720	$ 18,146,561	$ -				$ (83,609)	
Flood prevention	4,949,160	-	-	-					$ (4,949,160)
	$ 23,300,050	$ 120,720	$ 18,146,561	$ -					
General revenues									
Taxes									
Property taxes					50,834,057	-	50,834,057	-	-
Sales taxes					16,583,704	-	16,583,704	-	9,314,795
Personal property replacement tax					3,719,614	-	3,719,614	-	-
State income tax					9,416,108	-	9,416,108	-	-
Other taxes					642,990	-	642,990	-	-
Unrestricted investment earnings					14,092,121	368,713	14,460,834	67,209	883,047
Miscellaneous					465,683	-	465,683	44,573	-
Transfers (net)					(21,537,579)	21,537,579	-	-	-
Total general revenues and transfers					74,216,698	21,906,292	96,122,990	111,782	10,197,842
Changes in net position					33,253,411	16,930,062	50,183,473	28,173	5,248,682
Net position - beginning					427,199,813	157,235,090	584,434,903	2,630,267	17,505,637
Net position - ending					$ 460,453,224	$ 174,165,152	$ 634,618,376	$ 2,658,440	$ 22,754,319

See notes to the financial statements.

ST. CLAIR COUNTY, ILLINOIS
Balance Sheet
Governmental Funds
December 31, 2025

	General Fund	Transportation Fund	Lease Payable Fund	American Rescue Plan Fund	Debt Service Fund	Other Governmental Funds	Total Governmental Funds
ASSETS							
Cash	$ 1,059,950	$ 500	$ -	$ -	$ -	$ 81,570	$ 1,142,020
Equity in cash and investment pool	89,809,463	81,783,999	11,801,685	6,593,951	14,507,214	67,257,674	271,753,986
Accounts receivable	6,149,082	674,337	-	-	-	9,843,756	16,667,175
Taxes receivable	19,006,144	4,683,738	15,644,474	-	-	11,282,780	50,617,136
Lease receivable	226,705	-	-	-	-	390,833	617,538
Interest receivable	466,133	356,014	52,769	-	81,021	266,211	1,222,148
Internal balances	14,643,589	5,200	-	9,763	-	1,242,155	15,900,707
Advance to other governments		1,200,000	-	-	-	-	1,200,000
Inventory	84,477	241,745	-	-	-	9,281	335,503
Prepaid expenditures	1,489,767	-	164,250	-	-	31,867	1,685,884
Total assets	$ 132,935,310	$ 88,945,533	$ 27,663,178	$ 6,603,714	$ 14,588,235	$ 90,406,127	$ 361,142,097
LIABILITIES							
Accounts payable	$ 1,200,872	$ 5,046,234	$ -	$ 1,244,866	$ -	$ 2,700,705	$ 10,192,677
Accrued salaries	1,965,320	121,662	-	-	-	736,811	2,823,793
Accrued payroll related costs	-	-	-	-	-	481,208	481,208
Internal balances	157,951	-	-	-	-	4,771,380	4,929,331
Funds held in escrow	502,729	5,000	-	-	-	-	507,729
Insurance claims	1,619,715	-	-	-	-	-	1,619,715
Unearned income	917,414	-	-	5,337,169	-	2,479,471	8,734,054
Total liabilities	6,364,001	5,172,896	-	6,582,035	-	11,169,575	29,288,507
DEFERRED INFLOWS OF RESOURCES							
Deferred taxes and related fees	19,006,144	4,683,738	15,644,474	-	-	12,501,561	51,835,917
Deferred inflows related to leases	204,224	-	-	-	-	368,346	572,570
Total deferred inflows of resource	19,210,368	4,683,738	15,644,474	-	-	12,869,907	52,408,487
Total liabilities and deferred inflows of resources	25,574,369	9,856,634	15,644,474	6,582,035	-	24,039,482	81,696,994
FUND BALANCES							
Nonspendable	84,477	241,745	164,550	-	-	38,467	529,239
Restricted	7,688,040	78,847,154	11,854,154	-	4,599,858	66,462,210	169,451,416
Committed	2,976,421	-	-	-	738,272	-	3,714,693
Assigned	2,079,765	-	-	-	9,250,105	-	11,329,870
Unassigned	93,862,396	-	-	21,679	-	(134,032)	93,750,043
Total fund balances (deficit)	106,691,099	79,088,899	12,018,704	21,679	14,588,235	66,366,645	278,775,261
Total liabilities, deferred inflows of resources and fund balance	$ 132,265,468	$ 88,945,533	$ 27,663,178	$ 6,603,714	$ 14,588,235	$ 90,406,127	$ 360,472,255

See notes to the financial statements.

ST. CLAIR COUNTY, ILLINOIS
Reconciliation of Balance Sheet of Governmental Funds to the Statement of Net Positon
December 31, 2025

Total fund balances for governmental funds	$ 278,775,261
Total net position reported for governmental activities in the statement of net position is different because:	
Receivables and funds held in trust applicable to the County's governmental activities that do not provide current financial resources are not reported as receivables in the funds.	4,397,552
Capital assets used in governmental activities are not financial resources and therefore are not reported in the funds, excluding internal service capital assets	172,021,114
Internal service funds are used by the County to account for the financing and maintenance of facilities, employee medical benefits and unemployment benefits provided to the other County departments or agencies, generally on a cost reimbursement basis. The assets and liabilities of the internal service funds that are included in governmental activities in the statement of net position is:	62,313,109
Long-term liabilities, net of deferred outflows, applicable to the County's governmental activities are not due and payable in the current period and accordingly are not reported as fund liabilities. Interest on long-term debt is not accrued in governmental funds, but rather is recognized as an expenditure when due. All liabilities, both current and long-term, are reported in the statement of net position.	(56,261,032)
Pension and OPEB obligations, net of deferred outflows and inflows of resources related to pensions and OPEB, that are not due and payable in the current period and, therefore, are not reported in the governmental funds - excluding internal service pension and OPEB obligations.	(792,780)
Total net position of governmental activities	$ 460,453,224

See notes to the financial statements.

ST. CLAIR COUNTY, ILLINOIS
Statement of Revenues, Expenditures, and Changes in Fund Balances
Governmental Funds
For the year ended December 31, 2025

	General Fund	Transportation Fund	Lease Payable Fund	American Rescue Plan Fund	Debt Service Fund	Other Governmental Funds	Total Governmental Funds
REVENUES							
Property taxes	$ 19,004,802	$ 4,617,712	$ 15,736,071	$ -	$ -	$ 11,475,472	$ 50,834,057
State income tax	9,416,108	-	-	-	-	-	9,416,108
Personal property replacement tax	3,719,614	-	-	-	-	-	3,719,614
Sales tax	16,428,575	-	-	-	-	-	16,428,575
Motor fuel tax	-	8,287,603	-	-	-	-	8,287,603
Other taxes	642,990	-	-	-	-	-	642,990
Revenue from federal/state agencies	970,667	-	-	19,463,148	-	19,237,592	39,671,407
Revenue from local agencies	133,739	1,543,397	5,000	-	-	3,958,503	5,640,639
Licenses, permits, fines, fees and services	19,885,204	141,488	-	-	-	12,072,289	32,098,981
Earnings on investments	4,814,243	3,497,718	555,139	92,117	708,891	2,785,178	12,453,286
Earnings on investments - lease	4,888	303	-	-	-	6,951	12,142
Miscellaneous revenues	43,558	55,404	-	-	9	366,712	465,683
	75,064,388	18,143,625	16,296,210	19,555,265	708,900	49,902,697	179,671,085
EXPENDITURES							
Current							
General government	26,171,296	-	5,210,678	9,984,760	-	8,614,645	49,981,379
Public safety	22,925,911	-	-	-	-	13,627,413	36,553,324
Judicial	5,502,183	-	-	-	-	4,420,117	9,922,300
Public health	-	-	-	-	-	10,374,063	10,374,063
Transportation	-	7,787,597	-	-	-	-	7,787,597
Capital outlay							
General government	612,988	-	6,632,035	1,278,754	-	48,423	8,572,200
Public safety	133,714	-	904,571	-	-	111,956	1,150,241
Judicial	-	-	-	-	-	2,713,047	2,713,047
Public health	-	-	-	-	-	22,895	22,895
Transportation	-	3,890,908	-	-	-	-	3,890,908
Debt service							
General government	-	-	-	-	-		-
Public safety	-	-	-	-	-	1,316,245	1,316,245
Transportation	-	-	-	-	1,897,942	-	1,897,942
	55,346,092	11,678,505	12,747,284	11,263,514	1,897,942	41,248,804	134,182,141
Excess (deficiency) of revenues over (under)expenditures	19,718,296	6,465,120	3,548,926	8,291,751	(1,189,042)	8,653,893	45,488,944
Other financing sources (uses):							
Operating transfers-in	451,277	-	-	-	1,863,050	615,701	2,930,028
Operating transfers-out	(3,920,270)	(1,863,050)	(170,071)	(8,199,633)	(3,414,005)	(5,044,337)	(22,611,366)
Total other financing sources (uses)	(3,468,993)	(1,863,050)	(170,071)	(8,199,633)	(1,550,955)	(4,428,636)	(19,681,338)
Net changes in fund balances	16,249,303	4,602,070	3,378,855	92,118	(2,739,997)	4,225,257	25,807,606
Beginning fund balances (deficit)	$ 91,111,638	$ 74,486,829	$ 8,639,849	$ (70,439)	$ 17,328,232	$ 62,141,388	$ 253,637,497
Ending fund balances (deficit)	$ 107,360,941	$ 79,088,899	$ 12,018,704	$ 21,679	$ 14,588,235	$ 66,366,645	$ 279,445,103

See notes to the financial statements.

ST. CLAIR COUNTY, ILLINOIS
Reconciliation of Statement of Revenues, Expenditures, and Changes in Fund Balances
of Governmental Funds to the Statement of Activities
For the year ended December 31, 2025

Net change in fund balances - total governmental funds	$ 25,807,606
Amounts reported for governmental activities in the statement of activities are different because:	
Governmental funds report capital outlays as expenditures and proceeds from disposals as miscellaneous revenue. However, in the statement of activities the cost of those assets, which meet capitalization requirements, is allocated over their estimated useful lives and reported as depreciation expense and gains and losses are reported on disposals.	39,041,352
Revenues in the statement of activities that do not provide current financial resources are not reported as revenues in the funds.	6,870,541
The issuance of long-term debt provides current financial resources to governmental funds, while the repayment of principal of long-term debt consumes the current financial resources of governmental funds. Neither transaction has any effect on net position. Also, governmental funds report the effect of issuance costs, premiums, discounts, and similar items when debt is first issued, whereas these amounts are deferred and amortized in the statement of activities. This amount is the net effect of these differences in the treatment of long-term debt and related items.	7,392,937
Some expenses reported in the statement of activities do not require the use of current financial resources and, therefore, are not reported as expenditures in governmental funds.	(2,565,853)
Internal service funds are used by management to charge the costs of certain financing and maintenance of facilities and certain insurance activities to individual funds. The net income (loss) of certain internal service funds is reported with governmental activities (net of amounts allocated to business-type activities):	13,461,104
The changes in net pension and OPEB obligations and deferred outflows and inflows related to pensions and OPEB, that do not require the use of current financial resources and, therefore, are not reported as expenditure in the funds.	(56,754,276)
Changes in net position of governmental activities	$ 33,253,411

See notes to the financial statements.

ST. CLAIR COUNTY, ILLINOIS
Statement of Net Position
Proprietary Funds
December 31, 2025

	Enterprise Funds			
	Mid-America Airport Fund	Belle-Clair Fairgrounds Park Fund	Total	Internal Service Funds
ASSETS				
Current assets				
Cash	$ 5,620,787	$ -	$ 5,620,787	$ 675,029
Equity in cash and investment pool	-	-	-	504,967
Investments	-	-	-	43,132,308
Funds held in trust	362,523	-	362,523	-
Accounts receivable	10,155,891	-	10,155,891	2,560,033
Lease receivable	638,415	2,546	640,961	180,230
Interest receivable	-	-	-	193,961
Due from other funds	-	-	-	23
Inventory	828,429	-	828,429	-
Net investment in direct financing leases	-	-	-	1,485,749
Prepaid expenses	-	-	-	1,052
Total current assets	17,606,045	2,546	17,608,591	48,733,352
Restricted assets				
Cash	-	-	-	13,333,086
Equity in investment pool	1,245,158	-	1,245,158	-
Investments	-	-	-	910,073
Accounts receivable	5,278	-	5,278	-
Interest receivable	4,553	-	4,553	-
Escrow Deposits	18,638	-	18,638	890,442
Total restricted assets	1,273,627	-	1,273,627	15,133,601
Noncurrent assets				
Lease receivable (payable)	6,701,983		6,701,983	993,135
Net investment in direct financing leases	-	-	-	31,644,282
Net OPEB asset	136,323	10,589	146,912	244,528
Net pension asset	1,277,832	153,640	1,431,472	1,838,187
Intangible asset-goodwill	-	1,809,700	1,809,700	-
Capital assets:				
Capital assets, net	195,181,981	19,585,624	214,767,605	6,284,567
Right-to-use asset, net	218,140	-	218,140	-
Total noncurrent assets	203,516,259	21,559,553	225,075,812	41,004,699
Deferred outflows of resources				
Deferred outflows related to pension	216,125	(148,902)	67,223	407,457
Deferred outflows related to OPEB	(9,080)	(2,911)	(11,991)	6,692
Deferred outflows related to leases	184,992	-	184,992	-
Deferred charges on refinancing	11,548,279	-	11,548,279	202,631
Total deferred outflows of resources	11,940,316	(151,813)	11,788,503	616,780
Total assets and deferred outflows of resources	$ 234,336,247	$ 21,410,286	$ 255,746,533	$ 105,488,432

See notes to the financial statements.

ST. CLAIR COUNTY, ILLINOIS
Statement of Net Position
Proprietary Funds
(continued)
December 31, 2025

	Enterprise Funds			
	Mid-America Airport Fund	Belle-Clair Fairgrounds Park Fund	Total	Internal Service Funds
LIABILITIES				
Current liabilities				
Accounts payable	$ 2,957,104	$ 531,602	$ 3,488,706	$ 1,887,955
Accrued salaries	71,983	13,612	85,595	115,507
Accrued payroll related costs	99,532	11,212	110,744	256,835
Accrued interest	365,383	-	365,383	124,085
Internal balances	10,497,005	-	10,497,005	104,118
Other liabilities	-	-	-	1,359,094
Unearned income	-	-	-	420,438
Funds held in escrow	3,190	-	3,190	-
Debt certificates - current	205,000	-	205,000	-
Revenue bonds - current	-	-	-	1,025,000
General obligation bonds - current	1,955,000		1,955,000	-
Obligations under capital lease	1,002,716	-	1,002,716	-
Total current liabilities	17,156,913	556,426	17,713,339	5,293,032
Noncurrent liabilities				
Internal balances	16,374,426	1,883,402	18,257,828	(17,887,552)
Funds held in escrow	589,127	-	589,127	80,689
Right to Use - SBITA liability	74,989	-	74,989	-
Debt certificates	1,469,596	-	1,469,596	-
Revenue bonds	-	-	-	32,686,447
General obligation bonds	48,495,000	-	48,495,000	-
Obligations under capital lease	5,482,430	-	5,482,430	-
Total noncurrent liabilities	72,485,568	1,883,402	74,368,970	14,879,584
Total liabilities	89,642,481	2,439,828	92,082,309	20,172,616
Deferred inflows of resources				
Unamortized gain on refinancing	-	-	-	1,754,401
Deferred inflows related to leases	7,015,986	2,354	7,018,340	1,122,958
Deferred inflows related to pension	1,129,602	53,690	1,183,292	55,626
Deferred inflows related to OPEB	18,074	(349)	17,725	1,719,519
Total deferred inflows of resources	8,163,662	55,695	8,219,357	4,652,504
Total liabilities and deferred inflows of resources	97,806,143	2,495,523	100,301,666	24,825,120
NET POSITION				
Net investment in capital assets	152,289,545	19,585,624	171,875,169	6,284,567
Restricted	1,476,702	-	1,476,702	15,634,824
Unrestricted	(17,236,143)	(670,861)	(17,907,004)	58,743,921
Total net position	$ 136,530,104	$ 18,914,763	155,444,867	$ 80,663,312
Some amounts reported for business-type activities in the statement of position are different because certain internal service fund assets and liabilities are included with business-type activities	16,731,977	1,988,308	18,720,285	
Net position - business-type activities	$ 153,262,081	$ 20,903,071	$ 174,165,152	

See notes to the financial statements.

ST. CLAIR COUNTY, ILLINOIS
Statement of Revenues, Expenses,
and Changes in Net Position
Proprietary Funds
For the year ended December 31, 2025

	Enterprise Funds			
	Mid-America Airport Fund	Belle-Clair Fairgrounds Park Fund	Total	Internal Service Funds
CHARGES FOR GOODS AND SERVICES				
Landing fees and terminal area use charges	$ 715,599	$ -	$ 715,599	$ -
Rents, concessions and other services	4,262,518	440,698	4,703,216	14,551,950
Other	41,486	16,250	57,736	-
Fuel sales (less costs of $5,638,232)	797,002	-	797,002	-
Insurance premiums	-	-	-	15,918,748
Total operating revenues	5,816,605	456,948	6,273,553	30,470,698
OPERATING EXPENSES				
Operating expenses	7,987,368	914,515	8,901,883	14,626,755
Insurance claims and premiums	-	-	-	16,383,297
Post-employment benefit contribution	-	-	-	205,830
Interest expense	-	-	-	1,128,558
Depreciation and amortization	10,339,938	19,653	10,359,591	77,788
Total operating expenses	18,327,306	934,168	19,261,474	32,422,228
Operating income (loss)	(12,510,701)	(477,220)	(12,987,921)	(1,951,530)
NONOPERATING REVENUES (EXPENSES)				
Investment earnings	369,455	(736)	368,719	1,626,904
Interest expense	(2,852,183)	-	(2,852,183)	-
Customer facility charges	58,253		58,253	
Passenger facility charges	569,083	-	569,083	-
Real estate leases (net of expenses)	491,475	-	491,475	-
Bond proceeds	-	-	-	15,000,260
Bond issuance costs	-	-	-	(653,785)
Total nonoperating expenses	(1,363,917)	(736)	(1,364,653)	15,973,379
Net income (loss)	(13,874,618)	(477,956)	(14,352,574)	14,021,849
Transfers-in	6,712,081	12,970,925	19,683,006	-
Capital contributions	9,652,471	-	9,652,471	-
Change in net assets	2,489,934	12,492,969	14,982,903	14,021,849
Net position - beginning of year	134,040,170	6,421,794	140,461,964	66,641,463
Net position - end of year	$ 136,530,104	$ 18,914,763	155,444,867	$ 80,663,312
Adjustment to reflect the consolidation of internal service fund activities related to the enterprise fund			18,720,285	
Net position - business-type activities			$ 174,165,152	

See notes to the financial statements.

ST. CLAIR COUNTY, ILLINOIS
Statement of Cash Flows
Proprietary Funds
For the year ended December 31, 2025

	Enterprise Funds			
	Mid-America Airport Fund	Belle-Clair Fairgrounds Park Fund	Total	Internal Service Funds
CASH FLOWS FROM OPERATING ACTIVITIES				
Payments from customers and tenants	$ 11,247,759	$ 457,269	$ 11,705,028	$ 2,898,140
Payments from interfund services provided	-	-	-	27,878,050
Payments to vendors	(11,049,644)	(185,132)	(11,234,776)	(28,362,118)
Payments to employees	(1,655,831)	(307,973)	(1,963,804)	(2,458,275)
Net cash provided (used) by operating activities	(1,457,716)	(35,836)	(1,493,552)	(44,203)
CASH FLOWS FROM NON-CAPITAL FINANCING ACTIVITIES				
Interest paid	-	-	-	(976,746)
Transfer from other funds	750,000	-	750,000	-
Payments on behalf of business-type activities	-	-	-	(1,484,297)
Net cash provided (used) by non-capital financing activities	750,000	-	750,000	(2,461,043)
CASH FLOWS FROM CAPITAL AND RELATED FINANCING ACTIVITIES				
Principal payments on debt	(200,000)	-	(200,000)	-
Interest paid	(85,937)	-	(85,937)	-
Acquisition of SBITA contracts	(129,098)	-	(129,098)	-
Net proceeds from bonding activity and related leases	-	-	-	15,000,260
Capital expenditures	(1,390,521)	-	(1,390,521)	(53,501)
Net cash provided (used) by capital and related financing activities	(1,805,556)	-	(1,805,556)	14,946,759
CASH FLOWS FROM INVESTING ACTIVITIES				
Investment interest	329,968	-	329,968	1,450,923
Investments	-	-	-	(21,650,387)
Non-aeronautical real estate revenues	101,933	-	101,933	-
Net cash provided (used) by investing activities	431,901	-	431,901	(20,199,464)
Net increase (decrease) in cash and cash equivalents	(2,081,371)	(35,836)	(2,117,207)	(7,757,951)
Cash and cash equivalents - beginning of year	7,702,099	35,836	7,737,935	23,100,417
Cash and cash equivalents - end of year	$ 5,620,728	$ -	$ 5,620,728	$ 15,342,466
Cash and cash equivalents				
Cash	$ 5,620,787	$ -	$ 5,620,787	$ 675,029
Cash equivalents included in investments	-	-	-	504,967
Investments	-	-	-	$ 829,384
Restricted cash and cash equivalents	-	-	-	13,333,086
	$ 5,620,787	$ -	$ 5,620,787	$ 15,342,466

See notes to the financial statements.

ST. CLAIR COUNTY, ILLINOIS
Statement of Cash Flows
Proprietary Funds
(continued)
For the year ended December 31, 2025

	Enterprise Funds			
	Mid-America Airport Fund	Belle-Clair Fairgrounds Park Fund	Total	Internal Service Funds
RECONCILIATION OF OPERATING INCOME (LOSS) TO CASH PROVIDED (USED) BY OPERATING ACTIVITIES				
Operating income (loss)	$ (12,510,701)	$ (477,220)	$ (12,987,921)	$ (1,951,530)
Adjustments to reconcile				
Depreciation and amortization	10,329,638	19,653	10,349,291	77,788
Operating costs paid by capital contributions	1,099,731	141,750	1,241,481	-
Interest expense related to direct financing leases	-	-	-	1,128,558
Changes in assets and liabilities:			-	
Decrease (increase) in accounts receivable	(24,153)	-	(24,153)	(463,721)
Decrease (increase) in lease receivable	623,035	7,382	630,417	175,567
Decrease (increase) in inventory	54,193	-	54,193	-
Decrease (increase) in deposits	3,481	-	3,481	-
Decrease (increase) in net investment in direct financing lea	-	-	-	147,773
Decrease (increase) in due prepaid expenses	-	-	-	67
Decrease (increase) in due from other funds	(53,001)	-	(53,001)	134,357
Decrease (increase) in deferred outflows of resources	567,288	95,922	663,210	910,755
Increase (decrease) in accounts payable	(259,877)	(57,985)	(317,862)	333,942
Increase (decrease) in accrued wages and related costs	20,938	4,005	24,943	25,019
Increase (decrease) in due to other funds	-	325,779	325,779	-
Increase (decrease) in other liabilities	-	-	-	495,927
Increase (decrease) in unearned income	(89,204)	-	(89,204)	11,074
Increase (decrease) in net OPEB liability	(33,779)	(5,101)	(38,880)	(49,486)
Increase (decrease) in net pension liability	(981,409)	(166,206)	(1,147,615)	(1,638,731)
Increase (decrease) in deferred inflows of resources	(203,896)	76,185	(127,711)	618,438
Net cash provided (used) by operating activities	$ (1,457,716)	$ (35,836)	$ (1,493,552)	$ (44,203)
SCHEDULE OF NON-CASH FINANCING AND INVESTING ACTIVITIES				
Interest accreted on bonds and leases (net of amortization)		$ -	$ -	$ -
Interest paid on bonds from escrowed funds	1,348,448	-	1,348,448	148,282
Bond financing-cost of issuance	-	-	-	653,785
Restricted Passenger and Concessionaire facility charges	627,336	-	627,336	-
Payments made by governmental funds				
Capital projects	12,571,091	14,264,267	26,835,358	-
Capital grant reimbursements paid directly to St Clair County	8,750,547	-	8,750,547	-
Capital assets		-	-	-
Capital lease principal and interest	170,071	-	170,071	-
Bond principal and interest	3,414,005	-	3,414,005	-
Increase (decrease) in market value of investments	5,690	-	5,690	(7,681)

See notes to the financial statements.

ST. CLAIR COUNTY, ILLINOIS
Statement of Net Position
Fiduciary Funds
December 31, 2025

	Custodial Funds	Post-Employment Health Insurance Trust
ASSETS		
Cash	$ 7,052,460	$ -
Equity in cash and investment pool	412,601	1,114
Investments	106,296	8,138,793
Interest receivable	1,029	20,991
Total assets	7,572,386	8,160,898
LIABILITIES		
Accounts payable	86,740	-
Due to other governments	140,127	-
Funds held in escrow	1,638,558	-
Total liabilities	1,865,425	-
NET POSITION		
Restricted for Individuals, organizations, and other governments	$ 5,706,961	$ 8,160,898

See notes to the financial statements.

ST. CLAIR COUNTY, ILLINOIS
Combining Statement of Changes in Net Position
- Custodial Funds
for the Year Ended December 31, 2025

	Custodial Funds	Post-Employment Health Insurance Trust
ADDITIONS		
Contributions		
Employer	$ -	$ 205,830
Total contributions	-	205,830
Investment income		
Interest, dividends and other investment earnings	2,125,845	452,230
Net appreciation (depreciation) in fair value of assets	-	507,990
Total investment earnings	2,125,845	960,220
Less investment expense	-	41,316
Net investment earnings	2,125,845	918,904
Revenues		
Property taxes	494,552,304	-
Collection costs/ penalties	7,406,916	-
Deposits from inmates	1,892,095	-
Unclaimed property receipts	73,486	-
Overpayments	489,384	-
Fines and fees	14,455,530	-
Bond proceeds	(51,075)	-
Court ordered payments	388,558	-
Total revenue	519,207,198	-
Total additions	521,333,043	1,124,734
DEDUCTIONS		
Program supplies and expenses	1,544,618	-
Refunds	18,639,962	-
Court ordered payments	43,344	-
Distributions to governments	501,521,595	-
Total deductions	521,749,519	-
Change in net position	(416,476)	1,124,734
Net position - restricted, beginning of the year	6,123,437	7,036,162
Net position - restricted, end of the year	$ 5,706,961	$ 8,160,896

1. Summary of Significant Accounting Policies

Reporting Entity

The accompanying financial statements present the activities of St. Clair County (the County) and its component units, legally separate organizations for which the County is financially accountable: the Public Building Commission of St. Clair County, St. Clair County Intergovernmental Grants Department and the St. Clair County Flood Prevention District. The Public Building Commission is so intertwined with the County that it is, in substance, the same as the County and, therefore, is blended and reported as if it were a part of the County. The Commissioners of the Public Building Commission are appointed by the County Board, however, the corporation exists solely to manage and to finance the acquisition, construction, enlarging, improving or replacing public buildings and facilities of the County and maintenance of said facilities. The Commission leases facilities to the County under operating/capital lease agreements.

St. Clair County Intergovernmental Grants Department (IGD) is a regional planning commission that administers economic development and rehabilitation, weatherization, job training, and other social service programs in St. Clair County and certain contiguous counties for the economically disadvantaged under various federal and state grants. Its activities also include the St. Clair County Intergovernmental Grants Community Action Commission (CAA), a 501(c)(3) formed to obtain additional grant funds. The County, through its Intergovernmental Grants Department, has entered into various agreements with federal and state agencies to administer certain programs. Funding for the programs is predominantly from the U.S. Department of Housing and Urban Development (HUD), the Illinois Department of Commerce and Economic Opportunity (DCEO) and the Illinois Department of Healthcare and Family Services.

The St. Clair County Flood Prevention District (Flood District) was established pursuant to an Illinois statute created for the purpose of performing emergency levee repair and flood prevention to prevent the loss of life and property. The County adopted a resolution to impose a sales tax to fund the operations and any debt service requirements of the District for this purpose. The District is part of the Southwestern Illinois Flood Prevention District Council which is a consortium of three contiguous counties and certain levee districts that is responsible for the construction of flood prevention systems along the Mississippi River.

Management, in determining what potential component entities should be included for financial reporting purposes, considered accountability for fiscal matters other, manifestations of oversight responsibility, scope of public service, and special financing relationships. Fiscal accountability, the most significant of all the criteria, refers to conditions of financial interdependency between two entities including budgetary adoption, taxing authority, responsibility for debt, and control over or responsibility for financial management. Other manifestations of oversight responsibility encompass the ability to select governing authority, designate management or significantly influence operations. The scope of public service evaluates the benefits derived in terms of the citizenry served or the geographic boundaries included.

Based upon these criteria, IGD and the Flood District are considered component units and are discretely presented as part of the government-wide financial statements of St. Clair County. Together they are reported as separate columns or rows in the government-wide financial statements to emphasize that they are legally separate from the County although the County appoints its directors/board. The County issues separate audited financial statements on IGD because it services multiple counties with St. Clair County as the lead agency. The Flood District also issues separate financial statements in compliance with state statutes. These financial statements may be obtained at the County Board Office.

Government-wide and fund financial

The government-wide financial statements (i.e., the statement of net position and the statement of activities) report information on all the non-fiduciary activities of the County. Government activities, which normally are supported by taxes and intergovernmental revenues, are reported separately from business-type activities, which would generally rely to a significant extent on fees and charges for support.

The statement of activities demonstrates the degree to which the direct expenses of a given function or segment is offset by program revenue. Direct expenses are those that are clearly identifiable with a specific function or segment. Certain expenses recorded as general government expenses in the funds' statements have been reclassified and allocated in the government-wide statement of activities by function. These include, among others, certain employee benefit costs, lease costs, and insurance. Generally the effect of interfund activity has been eliminated from the government-wide financial statements but not necessarily on the fund financial statements.

Amounts recorded as program revenues include 1) charges to customers or applicants who purchase, use, or directly benefit from goods, services, or privileges provided by a given function or segment and 2) operating and capital grants and contributions that are restricted to meeting the operational or capital requirements of a particular function or segment. Taxes and other items not included among program revenues are reported instead as general revenues.

Separate financial statements are provided for governmental funds, proprietary funds, fiduciary funds, and discretely presented component units. Fiduciary funds are excluded from the government-wide financial statements. The notes to the financial statements only pertain to the primary government. Major individual governmental funds and major individual enterprise funds are reported as separate columns in the fund financial statements. All remaining governmental funds are aggregated and reported as non-major funds.

The County has established a number of funds for the purpose of accounting for its financial transactions. A fund is defined as an independent fiscal and accounting entity with a self-balancing set of accounts recording cash and/or other resources together with all related liabilities, obligations, reserves, and equities which are segregated for the purpose of carrying on specific activities or obtaining certain objectives in accordance with special regulations, restrictions, or limitations.

The various funds used by the County are categorized as follows for presentation in the financial statements:

Governmental Funds

General Fund is the government's primary operating fund. It accounts for all financial resources except those required to be accounted for in another fund.

Special Revenue Funds account for the proceeds of specific revenue sources which are restricted or committed to finance specific functions or activities of the County other than debt service or capital projects.

Debt Service Fund accounts for the accumulation of resources that are restricted, committed or assigned to the payment of long-term debt principal and interest not accounted for in another fund.

Proprietary Funds

Internal Service Funds account for the financing of the buildings and maintenance, medical self-insurance and the unemployment insurance programs provided by a department on a cost-reimbursement basis. Other services provided on a similar basis are recorded in the general fund.

Enterprise Fund accounts for the operation of the MidAmerica St. Louis Airport (Airport) and Belle-clair Fairgrounds Park (Fairgrounds). These operations are financed and operated in a manner similar to private business enterprises.

Fiduciary Funds

Custodial Funds account for assets held by the County in a trustee capacity or as a custodian for individual private organizations, other governmental units or other funds.

Other Post-employment Benefits Trust accounts for the activities of the Post-Employment Health Trust Fund which accumulates the resources for post-employment health benefits for qualified retirees.

The County reports the following major governmental funds:

General

Transportation fund. This fund accounts for the various revenues and expenditures related to the highway transportation system including, but not limited to, repairs, maintenance, and construction.

Lease payable fund. This fund accounts for the property tax revenues required to make capital lease payments, including operations/maintenance, on certain County land and buildings used in the operations of County business.

American Rescue Plan fund. This fund accounts for the funds received from the federal government to be used to help the recovery of shortfalls created by the COVID-19 pandemic in addition to other health/poverty programs and economic stimulus.

Debt service fund. This fund accounts for the resources accumulated and payments made for principal and interest on long-term debt obligation of governmental funds and funds reserved for enterprise fund long-term obligations.

The County reports the following major proprietary funds:

MidAmerica St. Louis Airport fund (as described above)

Belle-clair Fairgrounds Park fund (as described above)

Measurement focus, basis of accounting, and financial statement presentation

The general accounting records for the various funds of St. Clair County are maintained substantially on a cash basis. Revenues are recorded when cash is received and expenditures are recorded when cash payments are made, which is consistent with the County's basis for budgeting. However, the accounting principles used to present the financial statements are in conformity with generally accepted accounting principles for governmental entities.

The government-wide financial statements are reported using the economic resources measurement focus and the accrual basis of accounting, as are the proprietary fund and fiduciary fund financial statements. Revenues are recorded when earned and expenses are recorded when a liability is incurred, regardless of the timing of related cash flows. Property taxes are recognized as revenues in the year for which they are levied and available to liquidate liabilities. Grants and similar items are recognized as revenue as soon as all eligibility requirements imposed by the provider have been met.

Governmental fund financial statements are reported using the current financial resources measurement focus and the modified accrual basis of accounting. Revenues are recognized as soon as they are both measurable and available. Revenues are considered available when they are collectible within the current period or soon enough thereafter to pay liabilities of the current period. For this purpose, the government considers revenues to be available if they are collected within 60 days of the end of the current fiscal period. Revenues from categorical and other grants are considered available when eligibility criteria have been met and if received within one year. Property taxes, licenses, and interest associated with the current fiscal period are all considered to be susceptible to accrual, however, property taxes collected after 60 days have been reported as deferred revenue. Fine and fee revenue items are considered to be measurable and available only when the government receives cash.

Expenditures generally are recorded when a liability is incurred, as under accrual accounting. However, debt service expenditures, as well as expenditures related to claims and judgments and compensated absences, are recorded only when payment is due. General capital assets acquisitions are reported as expenditures in governmental funds. Proceeds of general long-term debt and acquisitions under capital leases are reported as other financing sources.

Proprietary fund operating revenues, such as charges for services, result from exchange transactions associated with the principal activity of the fund. Exchange transactions are those in which each party receives and gives up essentially equal values. Non-operating revenues, such as subsidies, investment earnings, and farm land leases, result from non-exchange transactions or ancillary activities.

Estimates

The preparation of financial statements in conformity with generally accepted accounting principles as they relate to governmental entities requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the reporting period. Actual results could differ from those estimates.

Budgetary Information

The County prepares an annual operating budget for revenues and expenditures on the cash basis. The County Board approves the budget. Appropriations are made on a detail line-item basis and lapse at year-end. Any adjustments to the budget or transfers between funds require County Board approval. The general fund, special revenue funds, the enterprise fund, and debt service funds are budgeted. Custodial funds and the internal service funds are included in the budgetary process for purposes of estimation rather than budgetary controls.

Budgets are for the calendar year and include various Highway funds that are budgeted by project, although they lapse at year-end and require re-appropriation in the ensuing years. Budgets for the enterprise fund, certain internal service funds, economic development and grant programs are flexible and are generally dependent on the projects and funding sources.

Encumbrances are defined as commitments related to unperformed contracts for goods and services that may be charged against an appropriation in the period of the commitment. The appropriated funds utilize encumbrance accounting. However, appropriations and encumbrances lapse at year-end and, therefore, there is no reserve for encumbered balances.

Deposits and Investments

The County maintains and controls a cash and investment pool in which the primary government's funds share for the purpose of increasing earnings through investment activities. Each fund's portion of the pool is displayed on its balance sheet as "Equity in cash and investment pool." Earnings on the pooled funds are apportioned and paid or credited to the funds monthly based on the average daily balance of each participating fund. In addition, non-pooled cash and investments are separately held and reflected in their respective funds as "Cash" and "Investments." Both pooled and non-pooled investments are reported at fair value based on market prices. The State Treasurer's Investment Pool operates in accordance with appropriate state laws and regulations. The reported value of the state pool is the same as the fair value of the pool shares.

Statutes authorize the County to invest in obligations of the U.S. Treasury, agencies and instrumentalities, certain commercial paper, repurchase agreements, interest-bearing deposit accounts, certain money market mutual funds, and the State Treasurer's Investment Pool. Investments of the Post-Employment Health Insurance Trust are also invested in certain equity securities as allowed by statutes covering retirement funds.

The County considers cash and cash equivalents in internal service funds to be cash on hand and demand deposits. The investment pool and certain investments are sufficiently liquid to permit withdrawal of cash at any time without prior notice or penalty; accordingly, equity in the pool is also deemed to be a cash equivalent for internal service funds.

Receivable and Payables

Grant funds are received from various sources; most significantly federal and state awards. Revenue is recognized to the extent of eligible expenses incurred during each reporting period and a receivable is reported for unreimbursed amounts. Funds received in excess of eligible expenses are recognized as unearned income.

All trade and property tax receivables are shown net of an allowance for uncollectibles. Management has provided an allowance

based on amounts recorded at year-end for the enterprise fund that may be uncollectible using the specific write-off method.

Property taxes attach an enforceable lien on property as of January 1 and are levied one year in arrears at the September board meeting. Accordingly, property tax revenues are accrued. However, property taxes are recognized as revenue when collected based on the intent of the County to use the revenue to finance operations of the following year. The 2024 property taxes were payable on July 2, 2025 and September 2, 2025 and recognized as revenue in 2025.

Activity between funds that are representative of lending/borrowing arrangements outstanding at the end of the fiscal year are referred to as "Internal balances" as well as other outstanding balances between funds. Long-term borrowings between funds not expected to be repaid in the foreseeable future have been eliminated and recorded as transfers. Any residual balances outstanding between the governmental activities and business-type activities are reported in the government-wide financial statements as "Internal balances."

Inventories and Prepaid Items

Office supply room inventories and highway supply inventories at year-end have been recorded at cost using the first-in, first-out method in the government-wide financial statements. The enterprise fund records inventories of supplies and certain fuels held for resale and recognizes them as expenses when consumed or sold. These inventories are recorded at cost using the average cost method.

Prepaid expenditures generally represent insurance costs and rents that have been prepaid for the next year and will be recognized as expenses in the subsequent year. Prepaid expenditures are offset by the non-spendable fund balances that indicate that they do not constitute "available, spendable resources" in the governmental fund financial statements.

Capital Assets

Capital assets, property, equipment, infrastructure assets (i.e., roads, bridges, sidewalks, and similar items acquired after June 30, 1980), are recorded in the applicable governmental or business-type activity columns in the government-wide financial statements. Expenditures for the acquisition, construction or equipping of capital projects, together with related design, architectural and engineering fees, are capitalized. The cost of normal maintenance and repairs that do not add to the value of the asset or materially extend assets' lives are not capitalized. The costs of capital assets are recorded as expenditures in the acquiring fund at the time of purchase and any proceeds from sales are recorded as receipts at the time of disposal in the governmental funds' statements for governmental activities.

All fixed assets are valued at historical cost or estimated historical cost, if actual historical cost is not available. Donated assets are recorded at estimated fair value in the year received. The County defines capital assets as assets with an initial, individual cost of more than $5,000 for land and $25,000 for land improvements; $10,000 for equipment; $25,000 for buildings and $15,000 for improvements, $10,000 for intangibles and an estimated useful life in excess of one year. The County capitalizes highway infrastructure additions or improvements of $200,000 per road mile.

The provision for depreciation on facilities is provided on a straight-line basis. Estimated useful lives are as follows:

Water	30-50 years
Runways,	30 years
Highway	20-40 years
Buildings and	20-40 years
Electrical	25 years
Intangible	10 years
Equipment	5-20 years
Office	3-10 years

Deferred Outflows/Inflows of Resources

In addition to assets, the statement of net position includes a separate section for deferred outflows of resources. This separate financial statement element, deferred outflows of resources, represents a consumption of net position that applies to a future period(s) and so will not be recognized as an outflow of resources (expense/expenditure) until then. The County has three items that qualify for reporting in this category: deferred charge on refinancing and deferred pension and OPEB expenses.

In addition to liabilities, the statement of net position includes a separate section for deferred inflows of resources. This separate financial statement element, deferred inflows of resources, represents an acquisition of net position that applies to future period(s) and so will not be recognized as an inflow of resources (revenue) until that time. The County has four items that qualify for reporting in this category: deferred taxes and related fees, deferred inflows from leases, and inflows related to pensions and OPEB.

Deferred outflows/inflows on refinancing: A deferred charge on refinancing results from the difference in the carrying value of refinanced debt and its reacquisition price. This amount is deferred and amortized over the shorter of the life of the refunded or refunding debt.

Deferred inflows related to leases: A deferred charge on a lease results from the difference in the amortized present value of the lease and its present value at the date of commencement. This amount is deferred and amortized over the full noncancelable term of the lease including extensions.

Deferred outflows/inflows related to pensions/OPEB: Differences between expected and actual experience in economic and demographic factors, changes in those assumptions, and differences in projected and actual investment earnings on pension plan and other post-employment benefit (OPEB) plan assets not recognized in pension/OPEB expense are aggregated and reported as net deferred outflows/inflows of resources.

Deferred taxes and related fees: As previously stated property taxes attach an enforceable lien on property as of January 1 and are levied one year in arrears. Accordingly, property tax revenues and related fees are accrued but revenue is recorded as a deferred inflow.

Bond Issuance Costs

Bond issuance costs are expensed as a period cost in the year of bond acquisition.

Compensated Absences

It is the government's policy to permit employees to accumulate earned but unused vacation and sick pay benefits, however these amounts may be limited. There is no liability for unpaid accumulated sick leave since the government does not have a policy to pay any amounts when employees separate from service with the government unless dictated by union agreements. All vacation pay is accrued when incurred in the government-wide financial statements. A liability for these amounts is reported in governmental funds only if they have matured, for example, as a result of employee resignations and retirements, or as part of annual settlements under union contracts. In 2024, GASB Statement No. 101 – Compensated Absences was adopted and implemented. This implementation had no effect on the County as the method described here is in accordance with the new GASB statement.

Pensions

For the purposes of measuring the net pension liability, deferred outflows of resources and deferred inflows of resources related to pensions, and pension expense, information about the fiduciary net position of the County's pension plan through the Illinois Municipal Retirement Plan (IMRF) and additions to/deductions from the IMRF's fiduciary net position have been determined on the same basis as they are reported by IMRF. For this purpose, benefit payments (including refunds of employee contributions) are recognized when due and payable in accordance with the benefit terms. Investments are reported at fair value.

Leases

In 2022, GASB Statement No. 87 - Leases was adopted and implemented. This statement increases the usefulness of government financial statements by requiring recognition of certain right-to-use lease assets and liabilities for leases that previously were classified as operating leases and recognizes them as inflows and outflows of resources based on the payment provisions of the contracts.

Right-to-use lease assets are recognized based on the same capitalization thresholds as the County's capital assets noted above. These assets are identified as right-to-use assets in the financial statements and notes.

Subscription-Based IT Arrangements (SBITA)

In 2023, GASB Statement No. 96 - Subscription-Based IT Arrangements (SBITA) was adopted and implemented. This statement increases the usefulness of government financial statements by requiring recognition of certain subscription-based IT arrangements as intanglible right-to-use assets and liabilities for SBITA that previously were classified as operating expenses and recognizes them as outflows of resources based on the payment provisions of the contracts. The implementation date was set for statements after June 15, 2022. This statement had a material effect on the financial statements of St. Clair County, see Note 7.

GASB Statement No. 88, Certain Disclosures Related to Debt, including Direct Borrowings and Direct Placements. The requirements of this Statement took effect for financial statements starting with the fiscal year that ends December 31, 2020. The County has no debt applicable to this statement.

Right-to-use intangible SBITA assets are recognized based on the same capitalization thresholds as the County's capital assets noted above. These assets are identified as right-to-use assets in the financial statements and notes.

Long-Term Obligations

In the government-wide financial statements and proprietary fund types in the fund financial statements, long-term debt and other long-term obligations are reported as liabilities in the applicable governmental activities, business-type activities, or proprietary fund type statements of net assets. Bond premiums and discounts are deferred and amortized over the life of the bonds using the effective interest method. Bonds payable are reported net of applicable premiums or discounts and amortized over the term of the debt.

Net Position

Net position represents the difference between assets and deferred outflows of resources, and liabilities and deferred inflows of resources. Net investment in capital assets consists of capital assets, net of accumulated depreciation, reduced by the outstanding balances of any borrowings used for the acquisition, construction or improvement of those assets. Net position is reported as restricted when there are limitations on its use either through external restrictions imposed by creditors, grantors or laws or regulations of other governments.

New GASB Pronouncements for 2025

Effective for the year ended December 31, 2025, the County adopted the provisions of GASB Statement No. 102 – *Certain Risk Disclosures*. This statement aims to provide essential information regarding certain concentrations or constraints and related events that make a government vulnerable to substantial impact. The Airport, a joint civilian/military use airport facility adjacent to Scott Air Force Base, relies heavily on the operations of a single airline. That airline has continued to expand and there has been no indication that this would change in the near future. In addition, Scott Air Force Base is the largest employer in the County with both civilian and military employees. This is not expected to change. Accordingly, there is no impact to St. Clair County's audit report for the year ended December 31, 2025.

2. Cash Deposits and Investments

The County maintains a cash and investment pool that is available for use by all funds. Some agency fund accounts are controlled by other officeholders as custodians and are not included in the pool.

All cash and investments, including pooled and fiduciary accounts are as follows:

	Government-wide	Fiduciary Funds	Total
Cash	$ 20,770,922	$ 7,052,460	$ 27,823,382
Investments	44,042,381	8,245,089	52,287,470
Pooled cash and investments	273,504,111	413,715	273,917,826
	$ 338,317,414	$ 15,711,264	$ 354,028,678

Of the total cash and investments, cash deposits are $45,913,357; investments account for $308,104,096, including $21,091 purchased interest, of the total while remaining balances are undeposited cash holdings.

Both pooled and non-pooled investments are reported at fair value. The County categorizes its fair value measurements within the fair value hierarchy established by the generally accepted accounting principles. The hierarchy is based on the valuation inputs used to measure the fair value of the asset. Level 1 inputs are quoted prices in active markets for identical assets; Level 2 inputs are significant other observable inputs; Level 3 inputs are significant unobservable inputs. All County investments are considered Level 1. Investments, pooled and non-pooled, held by the County are summarized as follows:

	Fair Value	Maturity
Certificates of deposit - non-negotiable	$ 15,677,475	0 - 6 months
Certificates of deposit - non-negotiable	10,471,409	7 - 12 months
Certificates of deposit - non-negotiable	7,578,532	1 - 3 years
CDARS	12,300,056	0 - 6 months
CDARS	430,829	7 - 12 months
US Treasury note	1,999,682	0 - 6 months
Insured Cash Sweep (ICS)	18,595,931	current
Money markets	33,942,606	current
Investments in Illinois Funds Investment Pool	88,572,570	current
Investments held by brokers/dealers:		
Certificates of deposit – negotiable	4,400,822	0 - 6 months
Certificates of deposit – negotiable	11,273,948	7 - 12 months
Certificates of deposit – negotiable	10,767,199	1 - 3 years
Certificates of deposit – negotiable	2,698,219	3 - 5 years
Money Market-government funds	9,712,654	current
Corporate Bonds	3,013,548	0 - 6 months
Corporate Bonds	1,970,619	7 - 12 months
Corporate Bonds	5,557,545	1 - 3 years
Corporate Bonds	3,404,135	3 + years
Municipal Bonds	2,610,400	1 - 3 years
Municipal Bonds	14,513,232	3 + years
US Treasury Notes	501,140	0 - 6 months
US Treasury Notes	2,445,997	7 - 12 months
US Treasury Notes	178,062	1 - 3 years
US Treasury Notes	403,954	3 + years
US Obligations	3,490,340	0 - 6 months
US Obligations	24,564,172	7 - 12 months
US Obligations	8,048,149	1 - 3 years
US Obligations	23,510,858	3 + years
	322,634,083	
Component Unit-Flood Prevention District	22,668,780	
Primary Government	$ 299,965,303	

Restricted investments - OPEB	Fair Value	Maturity
Investments held by brokers/dealers:		
U.S. Treasury money market	$ 27,142	current
U.S. Treasury ishares	368,055	
Corporate Notes-unsecured	99,929	current
Corporate Notes-unsecured	-	7 - 12 months
Corporate Notes-unsecured	295,254	1 - 3 years
Corporate Notes-unsecured	1,756,763	3+ years
Mutual funds-international	1,166,666	current
Equity securities-domestic	3,511,757	current
Mutual funds-domestic	347,076	current
Diversified taxable domestic mutual funds-high yield	566,151	
	$ 8,138,793	

Interest rate risk: The County manages its exposure to declines in fair values by limiting the amount of its portfolio in long-term maturities based on market conditions and cash flow needs. There is no formal policy that requires a specific stratification of investment maturities within the portfolio. It is the County's policy generally to hold investments until maturity; accordingly there were not realized gains or losses recognized.

Credit risk: Statutes impose various restrictions on deposits and investments. The County generally invests in certificates of deposit, U.S. Government obligations, repurchase agreements, money market accounts, the Illinois Funds Investment Pool and certain commercial paper in accordance with state statutes. Investment in corporate obligations must mature within 270 days of purchase of short term investments and no more than 3 years from the date of purchase for all other corporate obligations and be rated within the top 3 classifications of two of the standard rating services. Accounts held by brokers/dealers in money markets not backed by government securities and mutual funds are nominal. The investment in the Illinois Funds Investment Pool is an external investment pool that is not registered with the SEC as an investment company, but nevertheless has a policy that it will, and does, operate in a manner consistent with the SEC's Rule 2a7 of the Investment Company Act of 1940 and is controlled by the Illinois State Treasurer. Investments for the purposes of the OPEB Trust are less restrictive, however, investments in corporate securities are limited to those with the top ratings as previously indicated.

Concentration of credit risk: The County places no limit on the amount invested in any one issuer other than those imposed by state statutes. Other than investments in securities and the Illinois Funds Investment Pool, the County's more significant investments in certificates of deposit, insured sweep accounts (ICS), and money markets were with the following institutions: $45,692,941 in Busey Bank, $17,789,587 in First National Bank of Waterloo, $17,539,581 in RBC, and $21,978,138 in Simmons Bank.

Custodial credit risk-deposits: In the case of deposits, including non-negotiable certificates of deposit, the County minimizes its risks that in the event of a bank failure, the County's deposits may not be returned to it. State statutes require that all monies deposited in banks and savings and loans that exceed 75% of the capital stock and surplus of such institution shall be collateralized by specific securities. However, the County generally requires collateral on all deposits over FDIC or SIPC coverage. The pledging financial institution's trust department or the Federal Reserve holds the collateral. At December 31, 2025, bank deposits of $1,220,410 were uninsured or uncollateralized by specific securities or letters of credit.

3. Receivables

Accounts receivable consists of the following:

Governmental Activities	
Sales, income, motor fuel and other tax revenue	$ 6,924,165
Service and fee revenues	4,792,986
Other	2,378,204
Grant and intergovernmental revenues	9,466,540
Related parties	71,632
	$ 23,633,527
Business-type Activities	
Trade	$ 485,956
Grant and intergovernmental revenues	9,495,335
Other	179,878
	$ 10,161,169

The Airport and Fairgrounds use the direct write-off method for uncollectible amounts. During 2025, there were no write-offs.

Property taxes are collected one year in arrears. Although levied in 2025, property taxes will be collected in mid-2026. Accordingly property taxes are reported as deferred inflows because they are not available to liquidate liabilities of the current period nor are they intended to do so. The 2025 property taxes receivable are as follows:

Current and delinquent taxes	$ 50,821,630
Less allowance for uncollectible amounts	(204,494)
Total net taxes receivables	50,617,136

Transportation funds were advanced to another local government for the benefit of a road improvement project in 2020. The outstanding balance of the note receivable at December 31, 2025 is scheduled for collection as follows:

Year	Receivable
2026	$ 400,000
2027	200,000
2028	200,000
2029	200,000
2030	200,000
Total repayment	$ 1,200,000

4. Capital Assets

Capital asset activity for 2025 was as follows:

Governmental Activities

	January 1, 2025	Additions	Deletions	December 31, 2025
Right-to-Use Assets not being amortized:				
Intanglibles, SBITA development in progress	$ 2,013,175	$ 2,998,362	$ -	$ 5,011,537
	2,013,175	2,998,362	-	5,011,537
Right-to-Use Assets being amortized:				
Leased buildings and improvements	$ 569,491	$ -	$ 105	$ 569,386
Leased equipment	4,208,263	-	-	4,208,263
Intanglibles, SBITA	4,208,079	22,895	-	4,230,974
Total Right-to-Use assets	8,985,833	22,895	105	9,008,623
Less accumulated amortization for:				
Leased buildings and improvements	220,403	73,474	-	293,877
Leased equipment	1,016,996	420,834	-	1,437,830
Intanglibles, SBITA	1,033,422	556,507	-	1,589,929
	2,270,821	1,050,815	-	3,321,636
Government Activities Right-to-Use assets, net	$ 8,728,187	$ 1,970,442	$ 105	$ 10,698,524
Assets not being depreciated:				
Land	$ 13,397,910	$ 1,076,963	$ -	$ 14,474,873
Construction in progress	7,208,239	7,843,548	36,590	15,015,197
Projects in progress	5,629,628	362,954	2,544,236	3,448,346
Infrastructure				
Construction in progress	20,772,383	3,179,735	16,165,278	7,786,840
Land	8,408,338	377,748	-	8,786,086
	55,416,498	12,840,948	18,746,104	49,511,342
Assets being depreciated:				
Buildings and improvements	100,522,341	543,280	-	101,065,621
Equipment, furniture, and vehicles	49,064,768	3,275,349	826,447	51,513,670
Infrastructure-roads and bridges	148,537,554	16,165,277	-	164,702,831
	298,124,663	19,983,906	826,447	317,282,122
Total capital assets	353,541,161	32,824,854	19,572,551	366,793,464
Less accumulated depreciation for:				
Buildings and improvements	67,284,090	2,348,414	-	69,632,504
Equipment, furniture, and vehicles	40,095,053	2,220,200	779,357	41,535,896
Infrastructure-roads and bridges	83,439,076	4,578,828	-	88,017,904
	190,818,219	9,147,442	779,357	199,186,304
Government Activities capital assets, net	$ 162,722,942	$ 23,677,412	$ 18,793,194	$ 167,607,160

Right-to-Use amortization of $1,050,815 has been charged to governmental activities during the period as follows:

General government	$ 389,853
Public Safety	638,936
Transportation	22,026
	$ 1,050,815

Depreciation of $9,147,442 have been charged to governmental activities during the period as follows:

General government	$ 1,470,135
Public Safety	1,694,784
Judicial	801,043
Public Health	198,575
Transportation	4,982,905
	$ 9,147,442

Business-type Activities

	January 1, 2025	Additions	Deletions	December 31, 2025
Intangible Assets				
Intanglibles, Goodwill	$ 1,809,700	$ -	$ -	$ 1,809,700
Capital Assets				
Right-to-use assets not being amortized:				
Intanglibles, SBITA development in progress	$ 12,512	$ -	$ 12,512	$ -
Right-to-Use Assets being amortized:				
Intanglibles, SBITA	$ -	$ 225,662	$ -	$ 225,662
Less accumulated amortization for:				
Intanglibles, SBITA	-	7,522	-	7,522
Business-type Activities Right-to-Use assets, net	$ -	$ 218,140	$ -	$ 218,140
Capital assets not being depreciated:				
Land	$ 42,498,759	$ -	$ -	$ 42,498,759
Construction in progress	11,442,234	27,092,242	574,763	37,959,713
	53,940,993	27,092,242	574,763	80,458,472
Capital assets being depreciated:				
Airfields	135,855,769	-	-	135,855,769
Land improvements	1,996,301	-	-	1,996,301
Ramps and aprons	20,854,883	-	-	20,854,883
Passenger terminal	54,726,164	775,252	-	55,501,416
Cargo terminal	9,697,411	-	-	9,697,411
Tenant facilities	11,438,815	-	-	11,438,815
Utilities	10,100,852	-	-	10,100,852
Roads and parking	10,853,369	34,827	-	10,888,196
Support facilities	6,137,666	-	-	6,137,666
Equipment, furniture, and vehicles	26,538,792	576,186	47,993	27,066,985
	288,200,022	1,386,265	47,993	289,538,294
Total capital assets	342,141,015	28,478,507	622,756	369,996,766
Less accumulated depreciation	144,924,762	10,351,192	46,793	155,229,161
Business-type Activities capital assets, net	$ 197,216,253	$ 18,127,315	$ 575,963	$ 214,767,605

Depreciation charged to operations was $10,351,192 for 2025. And amortizaton charged to operations was $7,522.

5. Interfund Receivables, Payables, and Transfers

Interfund balances have resulted from short-term borrowings and interfund charges not yet reimbursed as of the end of the reporting period before the blending of the Public Building Commission funds and certain Business-type activity adjustments.

The composition of interfund balances at December 31, 2025 is as follows:

Receivable Fund	Payable Fund	Amount
General Fund	Non-major governmental funds	$ 3,700,578
General Fund	Belle-Clair Fairgrounds Park	346,780
General Fund	MidAmerica St Louis Airport	10,497,005
General Fund	Internal Service funds	99,226
Transportation Fund	General Fund	4,341
Transportation Fund	Non-major governmental funds	859
ARPA Fund	General Fund	9,763
Non-major governmental funds	Non-major governmental funds	1,060,164
Non-major governmental funds	Belle-Clair Fairgrounds Park	23,496
Non-major governmental funds	Internal Service funds	4,892
Non-major governmental funds	Belle-Clair Fairgrounds Park	1,513,126
Non-major governmental funds	General Fund	153,603
		17,413,833
Internal Service funds	General Fund	8
Internal Service funds	Non-major governmental funds	15
		$ 17,413,856

Advances to other funds, made in prior and current years and where the timing of repayment is not determinable, have been eliminated and not reported on the face of the financial statements. These current year advances are recorded as transfers in the government-wide financial statements.

The cumulative amounts for current and prior years that have been eliminated are as follows:

Receivable Fund	Payable Fund	Amount
General Fund	MidAmerica St Louis Airport	$ 74,061,482
Public Building Commission	MidAmerica St Louis Airport	16,374,426

Transfers between governmental funds include, but not limited to, County match for various grant programs, operating costs, and debt service funding.

Transfer-out	Transfer-in	Governmental Funds	Business-type Funds
General Fund	MidAmerica St Louis Airport	$ -	$ 2,942,989
General Fund	Non-major governmental funds	579,489	-
General Fund	Belle-clair Fairgrounds Park		397,792
Transportation Funds	Debt Service Fund	1,863,050	-
Lease Payable Fund	MidAmerica St Louis Airport	-	170,071
American Rescue Plan	Belle-clair Fairgrounds Park	-	8,199,633
Debt Service Fund	MidAmerica St Louis Airport	-	3,414,005
Non-major governmental funds	General Fund	451,277	-
Non-major governmental funds	Non-major governmental funds	36,212	-
Non-major governmental funds	MidAmerica St Louis Airport	-	185,016
Non-major governmental funds	Belle-clair Fairgrounds Park	-	4,371,832
		$ 2,930,028	$ 19,681,338

In the governmental funds financial statements, total transfers-out exceeded transfers-in by $19,681,338 due of transfers made to the Enterprise funds. These transfers generally include cash transfers and expenses of the Enterprise funds paid by governmental funds on their behalf. Cash transfers and certain fringes and capital expenditures expected to be repaid in the near-term future and are considered by the County as part of the "Advances to other funds" previously discussed.

6. Leases

Government Activities

Lessee Arrangements

The County leases certain assets from various third parties. The assets leased include land, buildings, and equipment. Payments are generally fixed monthly. The County, as a lessee, recognizes the right-to-use asset and a lease liability at the commencement of each lease whose annual payments are at or above the capitalization threshold amounts for each category. Discounts rates used to compute present value of lease payments range from 0.53% to 4.0% annually.

In 2004, the county began leasing antenna space for telecommunications equipment for the Emergency Management Agency (EMA) in various locations. Payments are made monthly in fixed amounts. The initial lease terms were for 25 years and currently expire in 2029 or early 2030. The right-to-use asset and lease liability of $569,491 were recorded January 1, 2022. During 2025, the county paid principal on the lease and reduced the lease liability by $70,878, recorded interest expense of $12,364 and recorded amortization expense of $73,461 charged to Public Safety. Future minimum lease payments as of December 31, 2025 are as follows:

Year	Principal	Interest	Total
2026	$ 76,398	$ 9,783	$ 86,181
2027	82,229	6,992	89,221
2028	88,441	3,992	92,433
2029	57,851	1,099	58,950
2030	11,152	98	11,250
	$ 316,071	$ 21,964	$ 338,035

The county entered a lease as lessee in August 2022 for public safety equipment for the Sheriff's Department. The initial term of the lease is 10 years, with no extensions. Payments are made annually in fixed amounts. The right-to-use asset and lease liability of $4,208,339 were recorded August 2022. During 2025, the county paid principal on the lease and reduced the lease liability by $420,237, recorded interest expense of $123 and recorded amortization expense of $420,826 charged to Public Safety.

Future minimum lease payments as of December 31, 2025 are as follows:

Year	Principal	Interest	Total
2026	$ 420,255	$ 104	$ 420,360
2027	421,376	86	420,359
2028	421,394	68	421,462
2029	421,413	49	421,462
2030	421,431	31	421,462
2031	421,450	12	421,462
	$ 2,527,319	$ 350	$ 2,526,567

Lease Receivable - Lessor Arrangements

Government Activities

The County leases certain assets to third parties. The assets leased include land, building, and equipment. Payments are generally fixed monthly. Discounts rates used to compute present value of lease revenue range from 1.00% to 3.0% annually. If not specifically stated in the contract, the present value is computed using the appropriate AFR rates per IRS Section 1274(d) as of January 1, 2022. During the year ended December 31, 2025, the County recognized the following related to its lessor agreements:

Lease revenue	$ 301,229
Interest income related to leases	43,185

The EMA fund operates the emergency telephone service for St. Clair County. Cell phone towers were constructed on county property or purchased and leased to a third party. Leases typically had an initial terms of 5 or 10 years with additional 5-year extensions available upon written agreement. Leases have been extended and many have additional extension options available which are expected to be exercised. Lease revenue received for the year ended December 31, 2025 was $78,221. The lease receivable was reduced by $70,966 with interest income recorded of $7,255 at December 31, 2025. The future principal and interest payment requirements related to this lease receivable are as follows:

Year	Principal	Interest	Total
2026	$ 53,612	$ 6,071	$ 59,683
2027	51,771	5,158	56,929
2028	28,669	4,508	33,177
2029	29,143	4,033	33,176
2030	29,625	3,551	33,176
2031-2035	167,280	9,818	177,098
2036-2037	30,732	283	31,015
	$ 390,832	$ 33,422	$ 424,254

The Public Building Commission leases office space to various entities outside of the County. Office space lease income is used to abate the County Lease Payable commitment to the Commission. Leases had an initial term of 5 or 25 years with lease payments open to renegotiate every 5 years. Organizations that are funded solely by grants are renewed annually. Lease revenue for the year ended December 31, 2025 was $206,609. The lease receivable was reduced by $175,566 and interest income of $31,042 was recorded. The future principal and interest payment requirements related to this lease receivable are as follows:

Year	Principal	Interest	Total
2026	$ 180,230	$ 27,293	$ 207,523
2027	165,452	23,506	188,958
2028	145,025	20,007	165,032
2029	116,701	16,741	133,442
2030	119,939	13,503	133,442
2031-2035	329,903	29,369	359,272
2036-2038	116,115	3,621	119,736
	$ 1,173,365	$ 134,040	$ 1,307,405

The county owns property that contains billboard signs. The signs are leased to an advertising company who manages and operates the media placed on the billboards. In October 2020, a lease of space on the billboard was offered with an initial term of 10 years. The lease may be extended annually after the initial term. Lease revenue received for the year ended December 31, 2025 was $16,400. The lease receivable was reduced by $11,513 with interest income recorded of $4,887. The future principal and interest payment requirements related to this lease receivable are as follows:

Year	Principal	Interest	Total
2026	$ 11,766	$ 4,634	$ 16,400
2027	12,025	4,375	16,400
2028	12,290	4,110	16,400
2029	13,512	3,833	17,345
2030	12,127	3,533	15,660
2031-2035	33,009	15,291	48,300
2036-2040	39,390	11,447	50,837
2041-2045	48,991	6,559	55,550
2046-2049	34,828	1,280	36,108
	$ 217,938	$ 55,062	$ 273,000

Business-type activities

The Belle-Clair Fairgrounds Park (BCF Park) leases certain office space to third parties. Payments are fixed monthly payments. The BCF Park has categorized the leases as follows:

The County leases certain assets to third parties. The assets leased include buildings. Payments are generally fixed monthly. Discounts rates used to compute present value of lease revenue based on annual consumer price index per the contract. During the year ended December 31, 2025, the BCF Park recognized the following related to its lessor agreements:

Lease revenue	$	7,608
Interest income related to leases		224

The Belle-Clair Fairgrounds Park leases office space to entities outside of the County beginning in May 2023. The lease had an initial term of 3 years with lease payments open to renegotiate after 3 years. Lease revenue for the year ended December 31, 2025 was $7,608. The lease receivable was reduced by $7,384 and interest income of $224 was recorded. The future principal and interest payment requirements related to this lease receivable are as follows:

Year	Principal	Interest	Total
2026	$ 2,546	$ 18	$ 2,564
	$ 2,546	$ 18	$ 2,564

The Airport leases certain assets to various third parties. The assets leased include land, buildings, and equipment. Payments are generally fixed monthly payments with certain variable payments which are based on a percentage of gross revenues. Variable rents are not included in the measurement of the lease receivables. Certain leases that are subject to external laws, regulations, or legal rulings are not included in in the measurement of lease receivables. The Airport has categorized leases as follows:

1. Included
2. Excluded - Regulated

Included Leases

The Airport categorizes a lease receivable and a deferred inflow of resources for these leases. The lease receivable is discounted to the net present value using the stated contractual rate or, if there is no stated contractual rate, applicable federal rates ("AFR") as of January 1, 2022 (implementation date) depending on the lease term. Discounts rates used to compute present value of lease payments range from 0.53% to 4.93% annually. The Airport has grouped these leases into two categories: Concession Leases and Other Property Leases. Concession leases are leases for retail, food and beverage, and rental car tenants at the Airport. Other Property Leases include various leases for property and space located around the Airport. The Airport recorded a lease receivable and deferred inflow of resources of $8,543,753 million on January 1, 2022 related to these leases.

Lease revenue	$	795,130
Interest income related to leases		172,096

A concessionaire contract commenced on November 1, 2022, and is for ten years. There is no option to extend. The contract has a Minimum Annual Guarantee (MAG) plus a variable component which is based on a percentage of gross revenues. The tenant pays the higher amount of the MAG or the percentage of gross revenue. The lease receivable is calculated using minimum payments due each year over the course of contract; the variable component is not used. The lease receivable was reduced and interest recognized in the amounts of $87,038 and $14,838, respectively. The deferred inflow was also reduced by $89,778. Future minimum lease payments are as follows:

Year	Principal	Interest	Total
2026	$ 87,038	$ 12,962	$ 100,000
2027	88,954	11,046	100,000
2028	90,913	9,087	100,000
2029	92,915	7,085	100,000
2030	94,961	5,039	100,000
2031-2032	179,558	3,775	183,333
	$ 634,339	$ 48,994	$ 683,333

The Airport has entered into multiple agreements to lease terminal space and/or property on airport grounds. The termination dates for these contracts range from October 2028 to December 2055, including all options expected to be exercised. The lease receivable is calculated using the contractual amounts. In 2025, the lease receivable was reduced, and interest recognized of $537,872 and $157,258, respectively. The deferred inflow was also reduced by $587,616. Future minimum lease payments are as follows:

Year	Principal	Interest	Total
2026	$ 551,377	$ 144,205	$ 695,582
2027	566,584	130,796	697,380
2028	585,149	116,924	702,073
2029	556,260	103,484	659,744
2030	560,778	91,358	652,136
2031-2035	1,797,975	306,804	2,104,779
2036-2040	1,323,997	157,832	1,481,829
2041-2045	710,588	26,712	737,300
2046-2050	28,344	4,324	32,668
2051-2055	25,007	1,129	26,136
	$ 6,706,059	$ 1,083,567	$ 7,789,626

Excluded - Regulated Leases

The Airport does not recognize a lease receivable and a deferred inflow of resources for regulated leases. Regulated leases are certain leases that are subject to external laws, regulations, or legal rulings, e.g. the U.S. Department of Transportation and the Federal Aviation Administration, regulated aviation leases between airports and air carriers, and other aeronautical users.

The rights, services, and privileges an airline has in connection with the use of the airport and its facilities is addressed in the Marketing and Use Agreements. The current airline agreement for terminal counter and office space became effective in 2012 has automatic twelve months renewal terms with no less than 60 day written termination notice and is nominal. Other facility charges are variable. Due to the variable nature of the these revenues, expected future minimum payments are indeterminable.

The Airport has entered into aeronautical agreements with multiple entities for land, buildings, and infrastructure. The leases expire at various dates thru 2050. Revenue recognized in 2025 was $493,072.

Future minimum lease payments are as follows:

Year	Principal
2026	$ 537,993
2027	538,360
2028	519,800
2029	506,676
2030	481,089
2031-2035	2,633,436
2036-2040	2,867,284
2041-2045	149,513
2046-2050	144,881

Lease Receivable and Deferred Lease Inflows

The following is a summary of long-term lease receivable transactions during 2025.

Governmental Activities	Beginning Lease Receivable	Additional Lease Receivable	Lease Receivable Recognized	Ending Lease Receivable	Due within one year
Cell tower Leases	$ 461,799	$ -	$ 70,966	$ 390,833	$ 53,612
Office Space Leases	1,348,931	-	175,566	1,173,365	180,231
Billboard Leases	229,450	-	11,512	217,938	11,766
	$ 2,040,180	$ -	$ 258,044	$ 1,782,136	$ 245,609
Business-type activities					
Office Space Lease	$ 9,929	$ -	$ 7,384	$ 2,545	$ 2,546
Concession Leases	719,501	-	85,162	634,339	87,038
Other Property Leases	7,243,931	-	537,871	6,706,060	551,377
	$ 7,973,361	$ -	$ 630,419	$ 7,342,944	$ 640,961

The following is a summary of changes in deferred inflows related to long-term leases during 2025.

Governmental Activities	Beginning Deferred Inflows	Additional Deferred Inflows	Deferred Revenue Recognized	Ending Deferred Inflows
Cell tower Leases	$ 442,756	$ -	$ 74,413	$ 368,344
Office Space Leases	1,307,084	-	184,126	1,122,958
Billboard Leases	218,800	-	14,574	204,226
	$ 1,968,640	$ -	$ 273,113	$ 1,695,528
Business-type activities				
Office Space Lease	$ 9,416	$ -	$ 7,062	$ 2,354
Concession Leases	699,578	-	86,097	613,481
Other Property Leases	7,011,916	-	609,411	6,402,505
	$ 7,720,910	$ -	$ 702,570	$ 7,018,340

Changes in Lease Liabilities

The following is a summary of lease obligation transactions during 2025.

Governmental Activities	Beginning Balance	Additions	Deletions	Ending Balance	Due within one year
Cell Tower Leases	$ 386,949	$ -	$ 70,878	$ 316,071	$ 76,398
Equipment	2,947,556	-	420,237	2,527,319	420,237
	$ 3,334,505	$ -	$ 491,115	$ 2,843,390	$ 496,635

For Governmental Activities, the combined interest cost was $12,487. Interest is charged directly to Public Safety.

7. Subscription-Based Information Technology Arrangements (SBITA)

Government Activities

The County subscribes to certain information technology arrangements from various vendors. These arrangements are intangible assets and include cloud-based, hosted, and web-based IT solutions. Payments are generally fixed monthly. The County recognizes the right-to-use subscription asset and a SBITA liability at the commencement of each arrangement whose present value of annual payments are at or above the intangible capitalization threshold amount. Discounts rates used to compute present value of SBITA payments range from 4.62% to 5.0% annually.

In 2020, the county subscribed to hosted timekeeping systems for various departments. Payments are made annual in fixed amounts. The initial subscription term was for 3 years. In 2025, the hosted systems merged, two new 5-year contracts were signed and implementation began. The Health Department implementation was completed in 2025. A new SBITA asset was recognized in the amount of $22,895. During 2025, the county paid principal on the arrangements and reduced the SBITA liability by $3,453 and $15,504, recorded interest expense of $438 and $3,140, and recorded amortization expense of $3,053 and $13,641 charged to Public Health and Public Safety accordingly. Future minimum SBITA payments as of December 31, 2025 are as follows:

Year	Principal	Interest	Total
2026	$ 19,485	$ 3,050	$ 22,535
2027	20,418	2,117	22,535
2028	21,397	1,138	22,535
2029	3,779	113	3,892
	$ 65,079	$ 6,418	$ 71,497

The county entered a subscription-based IT arrangement in November 2023 for transportation engineering. The initial term of the SBITA is 1 year, with automatic extensions unless notice is provided to cancel ahead of the renewal. Payments are made annually in fixed amounts. The right-to-use subscription asset and SBITA liability of $50,314 were recorded November 2023. During 2025, the county paid principal on the SBITA and reduced the SBITA liability by $7,871, recorded interest expense of $1,556 and recorded amortization expense of $8,386 charged to Transportation. Future minimum SBITA payments as of December 31, 2025 are as follows:

Year	Principal	Interest	Total
2026	$ 8,232	$ 1,185	$ 9,417
2027	8,621	797	9,418
2028	9,028	389	9,417
	$ 25,881	$ 2,371	$ 28,252

The county entered a subscription-based IT arrangement in June 2023 for the zoning office. The initial term of the SBITA is 5 years, with automatic annual extensions unless notice is provided to cancel ahead of the renewal. Payments are made annually in fixed amounts. The right-to-use subscription asset of $881,941 and SBITA liability of $657,407 were recorded June 2023. During 2025, the county paid principal on the SBITA and reduced the SBITA liability by $22,426, recorded interest expense of $30,814 and recorded amortization expense of $88,194 charged to General Government. Future minimum SBITA payments as of December 31, 2025 are as follows:

Year	Principal	Interest	Total
2026	$ 26,246	$ 29,655	$ 55,901
2027	30,396	28,301	58,697
2028	34,898	26,733	61,631
2029	39,777	24,935	64,712
2030	45,062	22,886	67,948
2031–2035	320,821	73,409	394,230
2036–2038	86,986	4,071	91,057
	$ 584,186	$ 209,990	$ 794,176

The county entered a subscription-based IT arrangement in November 2019 for departments that are part of the tax cycle. The initial term of the SBITA is 5 years in conjunction with the licensed software used for the tax cycle. Payments are made quarterly in fixed amounts. The right-to-use subscription asset and SBITA liability of $61,593 were recorded January 2023. During 2025, the county paid principal on the SBITA and reduced the SBITA liability by $8,730, recorded interest expense of $1,950 and recorded amortization expense of $6,159 charged to General Government. Future minimum SBITA payments as of December 31, 2025 are as follows:

Year	Principal	Interest	Total
2026	$ 9,142	$ 1,538	$ 10,680
2027	9,573	1,107	10,680
2028	10,025	655	10,680
2029	7,828	182	8,010
	$ 36,568	$ 3,482	$ 40,050

The county entered a subscription-based IT arrangement in November 2022 for departments that are part of the tax cycle. The initial term of the SBITA is 40 months with automatic 12 month extensions thereafter. Payments are made annually in fixed amounts. The right-to-use subscription asset of and SBITA liability of $602,663 were recorded January 2023. During 2025, the county paid principal on the SBITA and reduced the SBITA liability by $42,200, recorded interest expense of $24,466 and recorded amortization expense of $60,266 charged to General Government. Future minimum SBITA payments as of December 31, 2025 are as follows:

Year	Principal	Interest	Total
2026	$ 44,192	$ 22,474	$ 66,666
2027	46,277	20,389	66,666
2028	48,461	18,205	66,666
2029	50,748	15,918	66,666
2030	53,143	13,523	66,666
2031–2034	238,861	27,803	266,664
	$ 481,682	$ 118,312	$ 599,994

The county entered a subscription-based IT arrangement in January 2023 for all county offices and departments. The initial term of the SBITA is 3 years. Payments are made annually in fixed amounts. The right-to-use subscription asset of and SBITA liability of $1,488,328 were recorded January 2023. During 2025, the county paid principal on the SBITA and reduced the SBITA liability by $241,651, recorded interest expense of $36,919 and recorded amortization expense of $148,833 charged to General Government. Future minimum SBITA payments as of December 31, 2025 are as follows:

Year	Principal	Interest	Total
2026	$ 253,055	$ 25,516	$ 278,571
2027	264,997	13,574	278,571
2028	277,501	1,069	278,570
	$ 795,552	$ 40,159	$ 835,711

In 2023, the county subscribed to hosted public safety service. Payments are made annual in fixed amounts. The initial subscription term was for 5 years and currently expires in 2028. The right-to-use subscription asset of $723,138 and SBITA liability of $657,549 were recorded March 2023. During 2025, the county paid principal on the arrangements and reduced the SBITA liability by $139,759, recorded interest expense of $16,140, and recorded amortization expense of $144,628 charged to Public Safety. Future minimum lease payments as of December 31, 2025 are as follows:

Year	Principal	Interest	Total
2026	$ 149,957	$ 9,430	$ 159,387
2027	160,725	2,235	162,960
	$ 310,682	$ 11,665	$ 322,347

The county entered a subscription-based IT arrangement in February 2023 for departments that are part of the tax cycle. The initial term of the SBITA is 1 year in conjunction with the licensed software used for the tax cycle, then renews monthly. Payments are made monthly in fixed amounts. The right-to-use subscription asset and SBITA liability of $59,558 were recorded February 2023. During 2025, the county paid principal on the SBITA and reduced the SBITA liability by $7,998, recorded interest expense of $1,938 and recorded amortization expense of $7,445 charged to General Government.

Future minimum SBITA payments as of December 31, 2025 are as follows:

Year	Principal	Interest	Total
2026	$ 8,375	$ 1,561	$ 9,936
2027	8,770	1,166	9,936
2028	9,184	752	9,936
2029	9,618	318	9,936
2030	1,645	11	1,656
	$ 37,592	$ 3,808	$ 41,400

Business-type activities

In 2025, the Airport subscribed to a certain information technology arrangement for financial reporting. The initial subscription term was for 1 year and currently renews each year with the annual subscription payment. The right-to-use subscription asset of $225,661 and SBITA liability of $84,413 were recorded October 2025. During 2025, the county paid principal on the arrangements and reduced the SBITA liability by $9,424, recorded interest expense of $848, and recorded amortization expense of $7,522 charged to General Government. Future minimum lease payments as of December 31, 2025 are as follows:

Year	Principal	Interest	Total
2026	$ 6,898	$ 3,374	$ 10,272
2027	7,219	3,053	10,272
2028	7,555	2,717	10,272
2029	7,907	2,365	10,272
2030	8,275	1,997	10,272
2031–2034	37,135	3,951	41,086
	$ 74,989	$ 17,458	$ 92,447

Changes in SBITA liabilities

The following is a summary of SBITA obligation transactions during 2025.

	Beginning Balance	Additions	Deletions	Ending Balance	Due within one year
Governmental Activities	$ 2,891,936	$ 17,491	$ 572,215	$ 2,337,212	$ 603,234
Business-type activities	$ -	84,413	9,424	74,989	6,898
	$ 2,891,936	$ 101,904	$ 581,639	$ 2,412,201	$ 610,132

In 2025 Government Activities started with a SBITA beginning balance of 2,891,936 for all the various SBITAs. There was an addition of $17,491 for the Health Dept Kronos system along with a paydown of $3,453. The total paydown for all SBITAs was $572,215 bringing the ending balance to 2,337,212. The combined SBITA interest expense was $119,288. Interest is charged as follows: $101,154 to General Government, $16,140 to Public Safety, $438 to Public Health, and $1,556 to Transportation.

8. Debt

The County uses various vehicles to finance the acquisition and construction or improvement of major capital facilities and equipment for both governmental and business-type activities.

Direct Borrowing - Financed Purchase Agreements (previously "Capital Leases")

Governmental Activities

In 2015 and in 2018, the County entered into agreements to purchase equipment and systems to upgrade and expand the 911 dispatching services at interest rates of 3.55% and 4.084% respectively. The costs of the projects were $3,091,411. These bonds were deemed a general obligations of the County and payable from the Emergency Telephone Fund. Both obligations were paid in full in 2025. Interest charged to operations for these was $17,874 and $718, respectively.

As part of the financed purchase agreement, the County entered into a 9-year maintenance and support agreement payable annually over the term of the agreement of which $578,337 remains. Commitments of approximately $595,000 for additional equipment will be payable from bond proceeds. The commitment expires March, 2027.

Limited Obligation Revenue bonds

Government Activities

On August 13, 2020 the County issued $27,345,000 in Highway Revenue Bonds, Series 2020D to advance refund $24,350,000 of outstanding 2013A Series bonds. The advance refunding met the requirements of an in-substance debt defeasance and was done as an advance refunding. The remaining 2013A defeased bonds were called in 2023.

These bonds are limited obligations of the County with a claim for payment solely from Highway Revenues (2025 collections: Motor Fuel Tax $5,952,944, County Highway Tax $2,911,622, and Matching Tax $1,567,665). The County is required to deposit monthly into a separate fund fractional shares of principal and interest becoming due on the next succeeding payment. Debt service payments made from these pledged revenues was $1,899,942. Interest is payable each January 1 and July 1 while principal is due each January 1.

Interest rates for the Taxable Highway Revenue Bonds, Series 2020D range from 1.71% to 3% and principal is due each January 1 as follows:

Year		Principal	Interest	Total
2026	1.71%	$ -	$ 244,629	$ 244,629
2027	1.91%	1,415,000	475,745	1,890,745
2028	2.06%	1,440,000	447,400	1,887,400
2029	2.21%	1,465,000	416,379	1,881,379
2030	2.30%	1,500,000	382,941	1,882,941
2031-2035	2.43%-2.68%	8,045,000	1,330,761	9,375,761
2036-2038	2.85%-3.00%	5,365,000	241,050	5,606,050
Outstanding bonds		$ 19,230,000	$ 3,538,905	$ 22,768,905

The Series 2020D Bonds due on or after January 1, 2031, are subject to redemption prior to maturity at the option of the County in 2030 or thereafter at par plus accrued interest.

Payments due January 1, 2026 were paid at December 31, 2025 and not included above. Total interest, net of amortization of refinancing losses, charged to operations for the Transportation functions was $653,586.

General Obligation Debt

The Public Building Commission of St. Clair County has issued revenue bonds that are a financed purchase contract obligations of the County. The County Board has resolved to levy taxes to pay annual lease contract installments for Series 2013, Series 2020A, Series 2025A, and Series 2025B issues for Governmental Activities. The Series 2020B revenue bonds associated with the Business-type Activities are also being financed through a financed purchase agreement with the County. The revenue bond details are provided below.

Revenue bonds

Through the Public Building Commission of St. Clair County, a component unit established under the Illinois Public Building Commission Act, the County has financed much of its land and facilities using financed purchase contract obligations for both its governmental and business-type activities. These non-cancelable lease contracts are deemed general obligations of the County to pay net rentals using the property tax levy from the Lease Payable Fund or other appropriate operating revenues of the County. The contracts have been eliminated in the government-wide financial statements. Obligations of the County to the Public Building Commission for Governmental Activities and Business-type Activities are as follows:

Governmental Activities	$ 26,620,000
Business-type Activities	6,485,146
	$ 33,105,146

The Commission has issued various debt instruments in order to finance the acquisition, construction, or improvements to County facilities. These facilities are used for both governmental and airport activities of the St. Clair County government. This debt is being financed through financed purchase agreements with the County as previously discussed.

Purpose	Interest rates	Amount
Governmental Activities		
Buildings	5.250%	$ 15,000,000
Buildings	5.25-5.60%	6,955,000
Buildings	2.42-3.36%	4,665,000
Business-type Activities		
Airport improvements	2.12-2.81%	6,555,000
		$ 33,175,000

The Commission's revenue bonds are financed purchase contract obligations of the County and the County Board has resolved to levy taxes to pay annual contract installments. Future minimum financed purchase agreement payments as of December 31, 2025 for Governmental Activities were as follows:

Year	Total Lease	Operations & Maintenance
2026	$ 13,273,144	$ 12,092,069
2027	13,266,144	12,094,538
2028	13,268,144	12,097,078
2029	13,271,144	12,099,688
2030	13,268,144	12,097,467
2031-2035	69,637,385	60,530,265
2036-2040	70,176,625	60,260,173
2041-2045	69,921,000	60,000,000
2046-2050	69,919,000	60,000,000
2051-2054	55,938,000	48,000,000
	$ 401,938,730	$ 349,271,278
Less amount representing executory cost (i.e., maintenance, etc.)	349,271,278	
Less: Amount representing interest and amortization	25,511,005	
Obligation under financed purchase agreement	$ 27,156,447	

Payments under these financed purchase agreements were $12,742,285 recorded in the Lease Payable Fund, $18,744 in the Veterans Assistance expenses, $24,519 in grant funds, and $303,200 in the County Health expenses. The County has been able to abate certain tax levies for the remaining financed purchase commitments. Lease revenues from other lessees are currently financing the remaining financed purchase agreement commitments in the amount of $156,178 in addition to $185,251 from the Intergovernmental Grants Department. At such time that other lease revenues are insufficient to meet debt service and executory cost requirements, the County will no longer abate this portion of the lease levy.

In April 2025, the Series 2025A revenue bonds were issued in the amount of $15,000,000 for the purpose of paying issuance costs and capital projects. The bonds were issued at a premium of $551,420.

The Series 2025A revenue bonds of $15,000,000 are payable as follows:

Year		Principal	Interest	Total
2026	5.25%	$ -	$ 787,500	$ 787,500
2027	5.25%	-	787,500	787,500
2028	5.25%	-	787,500	787,500
2029	5.25%	-	787,500	787,500
2030	5.25%	-	787,500	787,500
2031-2035	5.25%	-	3,937,500	3,937,500
2036-2040	5.25%	-	3,937,500	3,937,500
2041-2045	5.25%	770,000	3,937,500	4,707,500
2046-2050	5.25%	7,070,000	3,031,613	10,101,613
2051-2054	5.25%	7,160,000	964,687	8,124,687
Outstanding bonds		$ 15,000,000	$ 19,746,300	$ 34,746,300

The Series 2025A Bonds are subject to subject to redemption prior to maturity at the option of the County on December 1, 2034, and on any date thereafter, at the redemption price of par plus accrued interest to the redemption date. Total interest, including amortization of bond premiums, charged to operations was $545,027.

In conjunction with the issuance of the Series 2025A Revenue Bonds, the Commission also issued Series 2025B Revenue Bonds in the amount of $6,955,000. Proceeds from the Series 2025B Bonds were used to (a) refund the Commission's outstanding Taxable Public Building Revenue Refunding Bonds, Series 2013, dated April 18, 2013, certain of the Taxable Public Building Revenue Refunding Bonds, Series 2020A, dated May 19, 2020 and related interest payable on the unrefunded 2020A bonds through June 1, 2032, and (b) pay costs associated with the issuance of the Series 2025B Bonds. The new 2025B taxable bonds were issued in the amount of $6,955,000.

The balance of the outstanding Series 2013 bonds of $875,000 were defeased as part of the issuance of the Series 2025B bonds. The interest and amortization of deferred gains and premiums related to the remaining bonds was $8,774.

The Series 2025B revenue bonds of $6,955,000 are payable as follows:

Year		Principal	Interest	Total
2026	5.25%	$ -	$ 383,158	$ 383,158
2027	5.25%	-	383,157	383,157
2028	5.25%	-	383,158	383,158
2029	5.25%	-	383,157	383,157
2030	5.25%	-	383,158	383,158
2031-2035	5.25%	-	1,915,788	1,915,788
2036-2040	5.25-5.40%	2,320,000	1,812,717	4,132,717
2041-2045	5.60%	4,635,000	726,040	5,361,040
Outstanding bonds		$ 6,955,000	$ 6,370,333	$ 13,325,333

Interest and amortization charged to operations on the 2025B bonds was $263.058. Unamortized deferred gain was $224,163 at December 31, 2025.

In May, 2020, the Public Building Commission issued $10,170,000 in Taxable Public Building Revenue Bonds, Series 2020A to advance refund $4,935,000 and $4,245,000 of outstanding 2011A and 2011B Series bonds. The advance refunding met the requirements of an in-substance debt defeasance and was done as an advance refunding. The remaining 2011A&B defeased bonds were called in 2021. In 2025, the Commission refunded $5,135,000 of the Series 2020A bonds as part of the issuance of the Series 2025B bonds. The Series 2020A Bonds due on or after December 1, 2032 are subject to redemption prior to maturity in 2031 or thereafter at par plus accrued interest. Lease payments made to cover the debt services are paid as previously discussed. The outstanding balance of the defeased Series 2020A bonds was $5,045,000 at the end of 2025. The remaining Series 2020A revenue bonds of $4,665,000 are payable as follows:

Year		Principal	Interest	Total
2026	2.42%	$ 10,000	$ 148,282	$ 158,282
2027	2.52%	-	148,041	148,041
2028	2.56%	-	148,040	148,040
2029	2.660%	-	148,041	148,041
2030	2.660%	-	148,040	148,040
2031-2035	2.76-3.11%	2,825,000	617,200	3,442,200
2036-2038	3.21-3.36%	1,830,000	106,512	1,936,512
Outstanding bonds		$ 4,665,000	$ 1,464,156	$ 6,129,156

As part of the issuance of the 2025B bonds previously discussed, a portion of the 2020A outstanding bonds were defeased and additional funds were placed in escrow to cover the interest on the remaining outstanding 2020A bonds that were not defeased through 2031. At December 31, 2025, the balance of the escrow deposits was $890,442. Interest and amortization charged to operations on the 2020A bonds was $208,579. Unamortized deferred charges were $109,774 at December 31, 2025.

Business-type Activities

The Series 2020B revenue bonds associated with the Business-type Activities are also being financed through a financed purchase agreement with the County. The 2025 financed purchase payment of $170,071 was paid by the Lease Payable Fund and considered a capital contribution to the Enterprise Fund. Future minimum financed purchase payments as of December 31, 2025 for Business-type Activities are as follows:

Year	Total Lease
2026	$ 1,172,795
2027	1,182,556
2028	1,181,103
2029	1,183,191
2030	1,188,324
2031	1,186,439
Obligation under financed purchase agreement	7,094,408
Less: Amount representing interest and amortization	609,076
Obligation under financed purchase agreement	$ 6,485,332

On May 19, 2020 the Public Building Commission issued $8,775,000 in Taxable Public Building Revenue Bonds, Series 2020B to advance refund $7,955,000 of the outstanding 2011C Series bonds that were associated with Business-type Activities. The advance refunding met the requirements of an in-substance debt defeasance and was done as an advance refunding. The remaining 2011C bonds defeased were called in 2021.

The Series 2020B bond debt service requirements to maturity are as follows:

Year		Principal	Interest	Total
2026	2.419%	$ 1,015,000	$ 170,071	$ 1,185,071
2027	2.469%	1,050,000	145,518	1,195,518
2028	2.510%	1,075,000	119,594	1,194,594
2029	2.610%	1,105,000	92,612	1,197,612
2030	2.710%	1,140,000	63,771	1,203,771
2031	2.810%	1,170,000	32,877	1,202,877
Outstanding bonds		$ 6,555,000	$ 624,443	$ 7,179,443

Interest and amortization charged to operations on the 2020B bonds was $226,641. The unamortized deferred charges were $202,631 at December 31, 2025.

Alternative Revenue Source Obligations

Business-type Activities

In 2019, the County issued $12,680,000 in Taxable General Obligation Refunding Bonds (Alternative Revenue Source) Series 2019 to advance refund the outstanding 2009 Series bonds. The advance refunding met the requirements of an in-substance debt defeasance. Bonds and interest are payable from certain pledged revenues, escrow deposits, and real estate taxes, if necessary. Pledged revenues include grant revenues, Passenger Facility Charges, and net Airport revenues derived from the operations of the Airport. All 2009 bonds that were defeased have been called.

Interest is payable each April 1 and October 1 while principal is due each October 1. The interest bonds are payable as follows:

Year		Principal	Interest	Total
2026	2.603%	$ 1,310,000	$ 145,215	$ 1,455,215
2027	2.663%	1,345,000	111,116	1,456,116
2028	2.663%	1,375,000	75,298	1,450,298
2029	2.763%	1,400,000	38,682	1,438,682
Outstanding bonds		$ 5,430,000	$ 370,311	$ 5,800,311

On July 28, 2020 the County issued $48,875,000 in Taxable General Obligation Refunding Bonds (Alternative Revenue Source) Series 2020A to advance refund $36,845,000 of outstanding 2015 General Obligation Refunding Bonds-Alternative Revenue Source Series bonds. The advance refunding met the requirements of an in-substance debt defeasance. As of December 31, 2025, all 2015 defeased bonds have been called.

Interest is payable each April 1 and October 1 while principal is due each October 1. The interest bonds are payable as follows:

Year		Principal	Interest	Total
2026	1.902%	$ 645,000	$ 1,316,317	$ 1,961,317
2027	1.982%	660,000	1,304,049	1,964,049
2028	2.246%	670,000	1,290,968	1,960,968
2029	2.346%	685,000	1,275,920	1,960,920
2030	2.366%	2,315,000	1,259,850	3,574,850
2031-2035	2.496-2.826%	12,470,000	5,397,528	17,867,528
2036-2040	3.108%	14,370,000	3,492,049	17,862,049
2041-2044	3.218%	13,205,000	1,079,155	14,284,155
Outstanding bonds		$ 45,020,000	$ 16,415,836	$ 61,435,836

Debt service for Airport bonds is paid from the County Debt Service Fund and the Passenger Facility Charges held by the Airport. The balance of Passenger Facility Charges held as restricted assets at December 31, 2025 was $913,400. Payments from the Debt Service fund are recorded as a transfer to the Airport for financial reporting purposes. The unamortized deferred charges on refinancing for the 2019 and 2020A bonds was $11,548,279 at December 31, 2025. Total interest, including deferred refinancing charges, charged to operations for the Business-type activities' general obligation bond issues amounted to $2,543,724.

Debt Certificates

Government Activities

In March 2014, the County issued $5,125,000 Taxable General Obligation Debt Certificates (Limited Tax), Series 2014 to finance improvements to the County's 911 system. The certificates are general obligations of the County. Interest rates for the certificates ranged from 0.65% to 5.40%.

Interest payments are due June 30 and December 30 and principal is due each December 30 as follows:

Year		Principal	Interest	Total
2026	5.40%	$ 405,000	$ 69,390	$ 474,390
2027	5.40%	430,000	47,520	477,520
2028	5.40%	450,000	24,300	474,300
Outstanding bonds		$ 1,285,000	$ 141,210	$ 1,426,210

The Emergency Telephone System Fund is expected to make all of the debt service payments. Interest charged to operations in 2025 was $88,448.

Business-type Activities

The County issued $3,695,000 Taxable General Obligation Debt Certificates (Limited Tax), Series 2013 to construct facilities at MidAmerica St. Louis Airport in 2013. The certificates are general obligations of the County and paid by the Airport. Interest payments are due June 30 and December 30 and principal is due each December 30 as follows:

Year		Principal	Interest	Total
2026	4.25%	$ 205,000	$ 77,438	$ 282,438
2027	4.25%	220,000	68,724	288,724
2028	4.75%	230,000	59,375	289,375
2029	4.75%	240,000	48,450	288,450
2030	4.75%	250,000	37,050	287,050
2031-2032	4.75%	530,000	38,000	568,000
Outstanding bonds		1,675,000	$ 329,037	$ 2,004,037
Unamortized discount		(405)		
Carrying value		$ 1,674,595		

Interest, net of amortization of discount, charged to Airport operations for 2025 was $86,046.

Both the Governmental and Business-type Activities are eliminated for financial statement purposes. Only the related revenue bond debt is presented in the Statement of Net Position.

Changes in long-term liabilities

The following is a summary of long-term obligation transactions during 2025.

Governmental Activities

	Beginning Balance	Additions	Deletions	Ending Balance	Due within one year
Limited obligation revenue bonds	$ 20,615,000	$ -	$ 1,385,000	$ 19,230,000	$ -
General obligation revenue bonds	10,674,679	22,506,420	6,024,652	27,156,447	-
Debt certificates	1,670,000	-	385,000	1,285,000	405,000
Direct borrowing	800,741	-	800,741	-	-
Insurance claims-long term	3,529,968	1,066,752	3,529,968	1,066,752	-
	$ 37,290,388	$ 23,573,172	$ 12,125,361	$ 48,738,199	$ 405,000

For Governmental Activities, the combined interest cost was $1,786,064. Interest of $653,586 is charged directly to Transportation functions while $107,040 is charged directly to Public Safety. The remaining interest expense is unallocated.

Business-type activities

	Beginning Balance	Additions	Deletions	Ending Balance	Due within one year
General obligation bonds	$ 52,360,000	$ -	$ 1,910,000	$ 50,450,000	$ 1,955,000
General obligation revenue bonds	6,555,000	-	-	6,555,000	1,015,000
Debt certificates	1,874,487	-	199,892	1,674,596	205,000
	$ 60,789,487	$ -	$ 2,109,892	$ 58,679,596	$ 3,175,000

Total Airport interest and amortization expensed aggregated to $2,856,411.

Debt service requirement (not including insurance claims) are as follows:

	Governmental Activities		Business-type Activities		
Year	Bonds	Direct borrowing	Bonds	Direct borrowing	Total
2026	$ 2,047,959	$ -	$ 4,884,041	$ -	$ 6,932,000
2027	3,686,963	-	4,904,407	-	8,591,370
2028	3,680,398	-	4,895,235	-	8,575,633
2029	3,200,077	-	4,885,663	-	8,085,740
2030	3,201,639	-	5,065,671	-	8,267,310
2031-2035	18,671,248	-	19,638,405	-	38,309,653
2036-2040	15,612,780	-	17,862,049	-	33,474,829
2041-2045	10,068,540	-	14,284,156	-	24,352,696
2046-2050	10,101,613	-	-	-	10,101,613
2051-2054	8,124,687	-	-	-	8,124,687
	$ 78,395,904	$ -	$ 76,419,627	$ -	$ 154,815,531

Under Illinois State statutes, the limit of long-term indebtedness is 2.875% of the value of the taxable property ascertained by the last assessment. This limit does not include indebtedness for the purpose of certain buildings, roads, and airports. The computation to ensure St. Clair County is within the limit at December 31, 2024 is as follows:

Equalized assessed value of taxable property – 2025 tax year	$ 6,397,445,546
Debt limit	$ 183,926,559
Total debt authorized and issued:	
Deemed general obligations direct bonded indebtedness	-
Other direct general obligation	87,968,633
Legal debt margin	$ 95,957,926

Other direct general obligations represent the present value of the operations and maintenance portion of the lease obligations with the Public Building Commission.

9. Net Position

Restricted net position that has been restricted by enabling legislation was $214,733,368 while $22,198,853 for governmental activities and $1,466,386 for business-type activities are restricted by 3rd party contracts and bond covenants.

10. Fund Balances

Fund balances are classified as follows:

Non-spendable—Amounts that cannot be spent either because they are not in a spendable form (i.e.; inventories and prepaids) or because they are legally or contractually required to be maintained intact.

Restricted—Amounts that can be spent only for specific purposes because of constitutional provisions or enabling legislation or because of constraints that are externally imposed by creditors, grantors, contributors, or the laws or regulations of other governments.

Committed—Amounts that can be used only for specific purposes determined by a formal action of the County. The County Board is the highest level of decision-making authority of the County. Commitments may be established, modified, or rescinded only through ordinances or resolutions approved by the County.

Assigned—Amounts that do not meet the criteria to be classified as restricted or committed but that are intended by management to be used for specific purposes. The County's fund balances may be assigned by management as agreed upon by the finance committee of the County Board as to the County's intent to be used for specific purposes. Assigned balances also include amounts appropriated for subsequent year expenditures as authorized by the County Board in the adopted budget.

Unassigned—All other spendable amounts.

As of December 31, 2025, fund balances are composed of the following:

	(in thousands)					
	General Fund	Transportation Fund	Lease Payable Fund	American Rescue Plan Fund	Debt Service Fund	Non-Major Fund
Non-spendable						
Inventory	$ 1,490	$ 242	$ -	$ -	$ -	$ 9
Prepaid	-	-	164	-	-	32
Restricted						
Tort	7,688	-	-	-	-	1,500
Public safety	-	-	-	-	-	12,092
Transportation	-	78,847	-	-	-	-
Leases	-	-	11,854	-	-	-
Debt service	-	-	-	-	4,600	-
Public health	-	-	-	-	-	17,589
Retirement	-	-	-	-	-	19,233
Court services	-	-	-	-	-	10,338
Parks & recreation	-	-	-	-	-	4,872
Other	-	-	-	-	-	828
Committed						
Capital Projects	2,055	-	-	-	-	-
Automation	70	-	-	-	-	-
Judicial	152	-	-	-	-	-
Public safety	670					
Economic Develop	700	-	-	-	-	-
Debt service	-	-	-	-	738	-
Assigned						
Working cash	1,451	-	-	-	-	-
Judicial	21					
Economic Develop	607	-	-	-	-	-
Automation	78					
Debt service	-	-	-	-	9,250	-
Unassigned	92,379	-	-	22	-	(126)
	$ 107,361	$ 79,089	$ 12,018	$ 22	$ 14,588	$ 66,367

The County's general spending prioritization policy is to consider restricted resources to have been used first, followed by committed, assigned, and unassigned amounts when expenditures have been incurred for which resources in more than one classification could be used.

The Detention Home, Custody Exchange, and Law Enforcement grant funds had negative fund balances of $50,054, $30,580, and $53,398, respectively, at December 31, 2025. The funds' deficits will be recovered at a later date.

11. Risk Management

Tort

Most insurance costs are funded and charged to the Tort Liability Fund which is included in the General Fund. The Tort Liability Fund is funded through a tax levy specifically established to cover insurance costs. Property tax revenues recognized in 2025 for tort purposes were $5,695,635.

The County has a large deductible insurance program for property, contractors' tools and equipment, crime, worker's compensation, automobile liability, general liability, abuse or molestation/sexual misconduct liability, public officials liability, law enforcement liability, and pollution liability risks. The County purchases commercial insurance for excess coverage over the self-funded retention amounts and has elected to fully insure selected exposures. The County uses a third party actuary to help determine funding requirements based on trends in actual claims experiences, stop loss coverage, and provision for catastrophic losses. There have been no significant changes in the excess coverage in the prior 3 years and there have been no instances of settlements exceeding the excess coverage. The County participates in the Illinois Counties Risk Management Trust (ICRMT) program for many of its coverages. The ICRMT Program is a non-assessable plan.

Based upon specific circumstances pertaining to certain departments or coverage, the County has elected to fully insure the Intergovernmental Grants Department's worker's compensation. This policy provides first dollar coverage with nominal deductibles. The self-funded part of the program consists of all remaining property (real, personal, contractor's equipment and EDP exposures) and liability as well as the worker's compensation. The property coverage is written on a replacement cost basis with a total insurable value of $277,923,414 exclusive of the airport, and $100,000 self-funded retention amounts per loss. The property coverage includes flood, earthquake and mine subsidence of $10 million ($250 million program aggregate) with self-insured retention of the greater of $100,000 or 5% of the damaged location for earthquake and $100,000 for flood.

The premises, products, law enforcement, dispatchers, professional, automobile, public officials, and health professional liabilities (excluding doctors and dentists) are included as part of the general liability coverage. The general liability has a per occurrence limit of $1,000,000 with a general aggregate liability limit of $3,000,000. The general liability is subject to a $250,000 self-funded retention per occurrence. Public Officials liability is limited to $1,000,000 while physical and sexual abuse coverage is limited to $4,000,000 with $250,000 retention and a $4,000,000 aggregate. Law enforcement liability is limited to $1,000,000 per occurrence and a $3,000,000 annual aggregate and $250,000 self-funded retention. Auto liability coverage is limited to $1,000,000 per incident with a $250,000 self-insured retention while auto physical damage is limited to $10,056,769 in the aggregate. There is excess liability coverage with a limit of $20,000,000 that applies to general liability, law enforcement, auto, and public officials limited to $1,000,000 per occurrence. The worker's compensation coverage (not including the Intergovernmental Grants Department) is written on a statutory basis with an employer's liability limit per incident of $2,500,000 and a $500,000 self-funded retention. These coverages are included in the ICRMT program.

The Crime and Public Employee Blanket Bond coverage is also included in the ICRMT. The Crime coverage is written on a faithful performance basis with a limit of $1,000,000 for Employee Dishonesty, Money and Securities (both inside/outside) and Depositors Forgery. All coverages are subject to a $100,000 deductible.

Environmental impairment liability – select County coverage includes Storage Tank Liability coverage, which is limited to $1 million per occurrence, including business interruption, with an annual aggregate of $2 million. Deductible for each occurrence is $100,000 and $250,000 retention for 700 N. 5th Street. Pollution liability insurance for the County, inclusive of MidAmerica St. Louis Airport, is limited to $15,000,000 per pollution condition with an aggregate limit of $15,000,000 with $25,000 retention for each.

For the MidAmerica St. Louis Airport operations, the County is insuring specific coverages: contractors' equipment, airport owners and operators general liability, and property with varying deductibles. The airport owners and operators general liability policy includes products, completed operations, war, hangar keepers, hi-jacking and other aviation liability coverage with a $100 million aggregate. It also provides an excess $50 million limit for employer liability.

The blanket coverage applies to building contents, runways, taxiways and aprons, roads, parking lots, and utilities, and equipment with program limits of $250 million and $25,000 per occurrence deductibles. The sublimit for flood is $50 million with $100,000 deductible. The sublimit for earth movement is $50 million, with a deductible of 2% of applicable values subject to a $100,000 minimum per occurrence. Coverage for terrorism is also included. MidAmerica St. Louis Airport automobile liability is included in the County policies.

The insurance premiums and fees for Airport coverage are paid from the Tort Fund. Airport related insurance costs including premiums, legal fees and deductible payments have been recorded as transfers by the Tort Fund and charged to airport operations for the year ended December 31, 2025 in the amount of $581,228.

For the Belle-Clair Fairgrounds Park operations, the County is insuring all operations, buildings and equipment. These coverages are included with the County coverages with limits, retentions, and deductibles as noted above. Premiums increased as a result of the additional property and activities of the Belle-Clair Fairgrounds Park. There is no additional coverage specific to the Belle-Clair Fairgrounds Park.

The insurance premiums and fees for Belle-Clair Fairgrounds Park coverage are paid from the Tort Fund. The Fairgrounds Park related insurance costs including premiums, legal fees and deductible payments have been charged to Belle-Clair Fairgrounds Park operations for the year ended December 31, 2025 in the amount of $112,404.

Liabilities are reported when it is probable that a loss has occurred and the amount of that loss can be reasonably estimated. Because actual claim liabilities depend on complex factors such as inflation, legal changes and damage awards. The process used in computing claims liability does not necessarily result in exact amounts. Liabilities are reevaluated periodically to take into consideration all of these factors.

The County is a defendant in a significant number of lawsuits. As of December 31, 2025, the County estimates settlement to be $2.686.467 of which $1.066.752 is recorded in long-term liabilities in the government-wide financial statements and are payable from Tort funds included with the General Fund accounts. Changes in the balances of claims liabilities were as follows:

Year	Claims Liability January 1	Claims and Changes in Estimates	Claim Payments	Claims Liability December 31
2025	$ 4,986,557	$ (913,283)	$ 1,386,807	$ 2,686,467
2024	3,480,864	2,618,379	1,112,686	4,986,557
2023	2,850,861	1,669,427	1,039,425	3,480,863

Employee Medical

The County has a self-insurance program covering certain health and welfare benefits for substantially all of its employees including the Intergovernmental Grants Department and the Public Building Commission. Aggregate health claims in excess of $17,578,412 for the County with $250,000 per individual ($400,000 for certain procedures) and life insurance benefits are covered by third party insurance in conjunction with this program. There have been no significant decreases in the stop loss coverage in the prior 3 years. The employee medical plan is funded with the County contributing to the Employee Medical Trust Fund, an Internal Service Fund, the cost for its employees with a minimal contribution by the employees. The net cost is charged to the various funds of the County based upon a third party actuarial determination. The employee, through payroll deduction, pays the employee's portion as well as that of any dependent coverage.

The County also provides health coverage to certain retired employees and their eligible dependents under the Municipal Employee's Continuation Privilege law. Premiums for full coverage or Medicare supplement are withheld by IMRF from retirement pay and paid directly to the County. Premiums and costs are included in the Internal Service Fund. Funding for these post-employment benefits (OPEB) is discussed below.

The claims liability reported on the financial statements is based on the probability that as of the date of the financial statements, a liability was incurred and that the amount of the loss can be reasonably estimated. Claims are payable from the Internal Service Fund. Changes in fund claim liability amounts were:

Year	Claims Liability January 1	Claims and Changes in Estimates	Claim Payments	Claims Liability December 31
2025	$ 858,243	$ 19,724,308	$ 19,223,457	$ 1,359,094
2024	1,159,627	15,784,351	16,085,735	858,243
2023	1,089,145	13,610,223	13,539,742	1,159,626

12. Defined benefit pension plan - Illinois Municipal Retirement Fund

Plan Description

The County's defined benefit pension plan for employees provides retirement and disability benefits, post retirement increases, and death benefits to plan members and beneficiaries. The County's plan, which includes the Intergovernmental Grants Department, is managed by the Illinois Municipal Retirement Fund (IMRF), the administrator of a multi-employer public pension fund. A summary of IMRF's pension benefits is provided in the "Benefits Provided" section of this document. Details of all benefits are available for IMRF. Benefit provisions are established by statute and may only be changed by the General Assembly of the State of Illinois. IMRF issues a publicly available Annual Comprehensive Financial Report that includes financial statements, detailed information about the pension plan's fiduciary net position, and required supplementary information. The report may be obtained for download at www.imrf.org.

Benefits Provided

IMRF has three benefit plans. The vast majority of IMRF members participate in the Regular Plan (RP). The Sheriff's Law Enforcement Personnel (SLEP) plan is for sheriffs and deputy sheriffs. Counties could adopt the Elected County Official (ECO) plan for officials elected prior to August 8, 2011 (the ECO plan was closed to new participants after that date). Plan totals below include amounts allocated to the component units: the Public Building Commission and the Intergovernmental Grants Department.

All three IMRF benefit plans have two tiers. Employees hired before January 1, 2011, are eligible for Tier 1 benefits. Tier 1 employees are vested for pension benefits when they have at least eight years of qualifying service credit. Tier 1 employees who retire at age 55 (at reduced benefits) or after age 60 (at full benefits) with eight years of service are entitled to an annual retirement benefit, payable monthly for life, in an amount equal to 1-2/3% of the final rate of earnings for the first 15 years of service credit, plus 2% for each year of service credit after 15 years to a maximum of 75% of their final rate of earnings. Final rate of earnings is the highest total earnings during any consecutive 48 months within the last 10 years of service, divided by 48. Under Tier 1, the pension is increased by 3% of the original amount on January 1 every year after retirement.

Employees hired after January 1, 2011, are eligible for Tier 2 benefits. Tier 2 employees are vested for pension benefits when they have at least ten years of service. Participating employees who retire at age 62 (at reduced benefits) or after age 67 (at full benefits) with ten years of service are entitled to an annual retirement benefit, payable monthly for life, in an amount equal to 1-2/3% of the final rate of earnings for the first 15 years of service credit, plus 2% for each year of service credit after 15 years to a maximum of 75% of their final rate of earnings. Final rate of earnings is the highest total earnings during any consecutive 96 months within the last 10 years of service, divided by 96. Under Tier 2, the pension is increased on January 1 every year after retirement, upon reaching age 67, by the lesser of:

- 3% of the original pension amount, or
- ½ of the increase in the Consumer Price Index of the original pension amount.

Employees Covered by Benefit Terms

As of December 31, 2025, the following employees were covered by the benefit terms:

	Regular	SLEP	ECO
Retirees and Beneficiaries currently receiving benefits	835	149	38
Inactive Plan Members entitled to but not yet receiving benefits	738	38	8
Active Plan Members	695	92	3
	2268	279	49

Contributions

As set by statute, the County's Plan Members are required to contribute 4.5% of their annual covered salary; SLEP and ECO Plan Members are required to contribute 7.5% of their annual covered salary. The statute requires employers to contribute the amount necessary, in addition to member contributions, to finance the retirement of its own employees. The County also contributes for disability benefits, and supplemental retirement benefits, all of which are pooled at the IMRF level. Contribution rates for disability and death benefits are set by IMRF's Board of Trustees, while the supplemental retirement benefits rate is set by statute.

	Regular	SLEP	ECO
Annual 2025 County Contribution rate	4.29%	21.76%	0.78%
2025 Contributions	$ 1,804,504	$ 2,038,624	$ 2,582

Net Pension Liability

The County's net pension liability was measured as of December 31, 2025. The total pension liability used to calculate the net pension liability was determined by an actuarial valuation as of that date and includes the Intergovernmental Grants Department, a component unit.

Actuarial Assumptions

The following are the methods and assumptions used to determine total pension liability at December 31, 2025:

- The **Actuarial Cost Method** used was Aggregate Entry Age Normal
- **Amortization Method** is calculated at a level percentage of payroll, Closed.
- **Remaining Amortization Period** is a 18-year closed period. Early Retirement Incentive Plan liabilities: a period up to 10 years selected by the Employer upon adoption of ERI. SLEP supplemental liabilities attributable to Public Act 94-712 were financed over 13 years for most employers
- The **Asset Valuation Method** used was 5-year smoothed market; 20% corridor
- The **Inflation Rate** was assumed to be 2.25%
- **Salary Increases** were expected to be 2.85% to 13.75%.
- The **Investment Rate of Return** was assumed to be 7.25%
- **Projected Retirement Age** was from the experience-based table of rates, specific to the type of eligibility condition. Last updated for the 2023 valuation pursuant to an experience study from years 2020 to 2022.
- **Mortality rates** used by IMRF (for non-disabled retirees) were based on the Pub-2010, Amount-Weighted, below-median income, General, Retiree, Male (adjusted 108%) and Female (adjusted 106.4%) tables, and future mortality improvements projected using scale MP-2021. For disabled retirees, the Pub-2010, Amount-Weighted, below-median income, General, Disabled Retiree, Male and Female (both unadjusted) tables, and future mortality improvements projected using scale MP-2021. For active members, the Pub-2010, Amount-Weighted, below-median income, General, Employee, Male and Female (both unadjusted) tables, and future mortality improvements projected using scale MP-2021.
- The long-term expected **Rate of Return** on pension plan investments was determined using a building block method in which best-estimate ranges of expected future real rates of return (expected returns, net of pension plan investment expense, and inflation) are developed for each major asset class. These ranges are combined to produce the long-term expected rate of return by weighting the expected future real rates of return to the target asset allocation percentage and adding expected inflation. The target allocation and best estimates of ten year geometric real rates of return for each major asset class are summarized in the following table:

Asset Class	Portfolio Target Percentage	Long-term Expected Real Rate of Return
Domestic Equity	32.5%	7.35%
International Equity	18.0%	7.45%
Fixed Income	24.0%	4.75%
Real Estate	10.5%	6.25%
Alternative Investments	14.0%	-
Private Equity	-	8.50%
Commodities	-	3.90%
Cash Equivalents	1.0%	3.00%
Total	100.0%	

There were no benefit changes during the year.

Single Discount Rate

A Single Discount Rate of 7.25% for Regular, SLEP, and ECO was used to measure the total pension liability. This rate considers the ability of the fund to meet benefit obligations in the future. To make this determination, employer contributions, employee contributions, benefit payments, expenses and investment returns are projected into the future. The Plan Net Position (assets) in future years can then be determined and compared to its obligation to make benefit payments in those years. As long as assets are projected to be on hand in a future year, the assumed valuation discount rate is used. The Single Discount Rate reflects:

1. The long-term expected rate of return on pension plan investments (to the extent that the plan's fiduciary net position is projected to be sufficient to pay benefits), and

2. The tax-exempt municipal bond rate based on an index of 20-year general obligation bonds with an average AA credit rating as of the measurement date (to the extent that the plan's projected fiduciary net position is not sufficient to pay benefits).

For the purpose of the most recent valuation, the expected rate of return on plan investments is 7.25%, the municipal bond rate is 4.83%, and the resulting Single Discount Rate is 7.25%.

Changes in Net Pension Liability (Asset)

ECO Plan	Total Pension Liability (A)	Plan Fiduciary Net Position (B)	Net Pension (Asset) (A-B)
Balances at December 31, 2024	$ 17,018,246	$ 17,188,686	$ (170,440)
Changes for the year:			
Service Cost	63,383	-	63,383
Interest on the Total Pension Liability	1,190,937	-	1,190,937
Changes on Benefit Terms	-	-	-
Differences Between Expected & Actual Experience of the Total Pension Liability	(461,058)	-	(461,058)
Changes of Assumptions	-	-	-
Contributions – Employer	-	2,582	(2,582)
Contributions – Employees	-	24,820	(24,820)
Net Investment Income	-	2,681,221	(2,681,221)
Benefit Payments, including Refunds Of Employee Contributions	(1,246,453)	(1,246,453)	-
Other (Net Transfer)	-	828,047	(828,047)
Net Changes	(453,191)	2,290,217	(2,743,408)
Balances at December 31, 2025	$ 16,565,055	$ 19,478,903	$ (2,913,848)

Regular Plan	Total Pension Liability (A)	Plan Fiduciary Net Position (B)	Net Pension (Asset) (A-B)
Balances at December 31, 2024	$ 255,946,897	$ 253,067,195	$ 2,879,702
Changes for the year:			
Service Cost	3,466,646	-	3,466,646
Interest on the Total Pension Liability	18,139,118	-	18,139,118
Changes on Benefit Terms	-	-	-
Differences Between Expected & Actual Experience of the Total Pension Liability	(6,776,795)	-	(6,776,795)
Changes of Assumptions	-	-	-
Contributions – Employer	-	1,804,504	(1,804,504)
Contributions – Employees	-	1,750,916	(1,750,916)
Net Investment Income	-	39,855,028	(39,855,028)
Benefit Payments, including Refunds Of Employee Contributions	(14,970,986)	(14,970,986)	-
Other (Net Transfer)	-	(1,072,402)	1,072,402
Net Changes	(142,017)	27,367,060	(27,509,077)
Balances at December 31, 2025	$ 255,804,880	$ 280,434,255	$ (24,629,375)

SLEP Plan	Total Pension Liability (A)	Plan Fiduciary Net Position (B)	Net Pension (Asset) (A-B)
Balances at December 31, 2024	$ 122,748,525	$ 108,005,234	$ 14,743,291
Changes for the year:			
Service Cost	1,502,277	-	1,502,277
Interest on the Total Pension Liability	8,698,232	-	8,698,232
Changes on Benefit Terms	-	-	-
Differences Between Expected & Actual Experience of the Total Pension Liability	(2,488,766)	-	(2,488,766)
Changes of Assumptions	-	-	-
Contributions – Employer	-	2,038,624	(2,038,624)
Contributions – Employees	-	704,002	(704,002)
Net Investment Income	-	17,502,047	(17,502,047)
Benefit Payments, including Refunds Of Employee Contributions	(7,048,090)	(7,048,090)	-
Other (Net Transfer)	-	(3,928,490)	3,928,490
Net Changes	663,653	9,268,093	(8,604,440)
Balances at December 31, 2025	$ 123,412,178	$ 117,273,327	$ 6,138,851

Sensitivity of the Net Pension Liability/(Asset) to Changes in the Discount Rate

The following presents the plan's net pension liability, calculated using a Single Discount Rate of 7.25% for Regular, SLEP, and ECO, as well as what the plan's net pension liability would be if it were calculated using a Single Discount Rate that is 1% lower or 1% higher:

ECO Plan	1% Lower 6.25%	Current Discount 7.25%	1% Higher 8.25%
Net Pension Liability(Asset)	$ (1,662,886)	$ (2,913,848)	$ (4,051,248)

Regular Plan	1% Lower 6.25%	Current Discount 7.25%	1% Higher 8.25%
Net Pension Liability(Asset)	$ 2,911,022	$ (24,629,375)	$ (44,694,116)

SLEP Plan	1% Lower 6.25%	Current Discount 7.25%	1% Higher 8.25%
Net Pension Liability(Asset)	$ 19,525,030	$ 6,138,851	$ (8,049,455)

Pension Expense, Deferred Outflows of Resources, and Deferred Inflows of Resources Related to Pensions

For the year ended December 31, 2025, the County recognized pension expense of $(1,310,962), $3,651,636, and $3,870,794 for ECO, Regular, and SLEP respectively. At December 31, 2025, the County reported deferred outflows of resources and deferred inflows of resources related to future pensions from the following sources:

ECO Plan Deferred Amounts Related to Pensions	Deferred Outflows of Resource	Deferred Inflows of Resources
Deferred Amounts to be Recognized in Pension Expense in Future Periods		
Differences between expected and actual experience	$ -	$ -
Changes in assumptions	-	-
Net difference between projected and actual earnings on pension plan investments	851,208	1,474,380
Total Deferred Amounts to be recognized in pension expense in future periods	851,208	1,474,380
Pension Contributions made subsequent to the the Measurement Date	-	-
Total Deferred Amounts Related to Pensions	851,208	1,474,380

Regular Plan Deferred Amounts Related to Pensions	Deferred Outflows of Resource	Deferred Inflows of Resources
Deferred Amounts to be Recognized in Pension Expense in Future Periods		
Differences between expected and actual experience	$ 1,696,600	$ 4,222,406
Changes in assumptions	-	3,704
Net difference between projected and actual earnings on pension plan investments	11,154,784	25,718,297
Total Deferred Amounts to be recognized in pension expense in future periods	12,851,384	29,944,407
Pension Contributions made subsequent to the the Measurement Date	-	-
Total Deferred Amounts Related to Pensions	$ 12,851,384	$ 29,944,407

SLEP Plan Deferred Amounts Related to Pensions	Deferred Outflows of Resource	Deferred Inflows of Resources
Deferred Amounts to be Recognized in Pension Expense in Future Periods		
Differences between expected and actual experience	$ 1,093,823	$ 1,568,865
Changes in assumptions	-	4,846
Net difference between projected and actual earnings on pension plan investments	4,765,868	11,359,500
Total Deferred Amounts to be recognized in pension expense in future periods	5,859,691	12,933,211
Pension Contributions made subsequent to the the Measurement Date	-	-
Total Deferred Amounts Related to Pensions	$ 5,859,691	$ 12,933,211

Amounts reported as deferred outflows of resources and deferred inflows of resources related to pensions will be recognized in pension expense in future periods as follows:

	Net Deferred Outflows of Resources		
Year Ending December 31,	Regular	SLEP	ECO
2026	$ 2,575,505	$ 1,519,501	$ 408,278
2027	(9,385,802)	(3,981,988)	(442,931)
2028	(5,890,656)	(2,617,005)	(298,676)
2029	(4,392,070)	(1,994,028)	(289,843)
	$ (17,093,023)	$ (7,073,520)	$ (623,172)

The allocation of amounts related to pensions for the Primary Government is as follows:

	Primary Government
Deferred outflows	$ 18,831,228
Deferred inflows	(42,445,071)
Net pension liabilities (asset)	19,757,233
Net pension expense adjustment	3,295,954

Post-employment Benefits other than Pension

Plan Description

In addition to providing the pension benefits described above, the County provides post-employment health care insurance benefits (OPEB) for retired employees through a single-employer defined benefit plan. The benefits, benefit levels, and employee and employer contributions are governed by the County and can be amended by the County through its personnel manual. All health care benefits are provided through the County's self-insured health plan.

The County established an irrevocable trust to fund future benefits in 2007. Currently administrative costs for the trust are minimal and paid by the OPEB Trust Fund. The current funding policy is to contribute the Actuarially Determined Contribution as calculated by the actuary. The plan does not issue a separate report. The activity of the fund is reported in the County's Post-Employment Benefits Trust fund, a fiduciary fund.

Benefits Provided

The County must provide health coverage to certain retired employees and their eligible dependents under the Municipal Employee's Continuation Privilege law. To be eligible, the retiree must retire from active service and be immediately eligible for an IMRF pension or disability benefit and covered by the County's health plan at retirement, or an IMRF SLEP (Sheriff Law Employment Personnel) participant who terminates employment with at least 20 years of SLEP credit and as reached 55 years of age. Participation is only allowed immediately after retirement and cannot be added at a later date. The benefits levels are the same as those afforded to active employees. The program becomes secondary to Medicare when the retiree or spouse reaches age 65. Premiums charged to retirees are at COBRA rates less a 2% administration fee as required by State statute. Premiums are withheld by IMRF from retirement pay or paid directly by former employees and paid directly to the County's Employee Medical Trust Fund, an internal service fund. Premiums and costs are included in the Internal Service Fund.

Plan totals below include amounts allocated to the component units: the Public Building Commission (blended) and the Intergovernmental Grants Department (discretely presented).

Employees Covered by Benefit Terms

As of December 31, 2025, the following employees were covered by the benefit terms:

Retirees and Beneficiaries currently receiving benefits	36
Active employees	765
	801

Contributions

Employer contributions are based on bi-annual actuarially determined amounts. The County Board authorizes the actual contribution as part of the annual budget process. Employees are not required to contribute to the plan. The 2025 calculated contribution of $205,830 was paid in full.

Net OPEB Liability

The County's OPEB liability was determined by an actuarial valuation as of the valuation date, December 31, 2024, calculated based on the discount rate and actuarial assumptions below, and was then projected forward the the measurement date of December 31, 2025. There have been no significant changes between the valuation date and the measurement date. The total OPEB liability includes the Public Building Commission and the Intergovernmental Grants Department.

Actuarial Assumptions

The following are the methods and assumptions used to determine total OPEB liability at December 31, 2025:

- The **Actuarial Cost Method** used was Entry Age Normal
- The **Asset Valuation Method** used was Market Value.
- The **Inflation Rate** was assumed to be 2.3%
- **Healthcare Cost Trend Rates used were** 6.1% for 2025, gradually decreasing to an ultimate rate of 3.7% for 2073 and beyond.
- **Mortality** rates were based on the Pub-2010 General and Safety Mortality for Employees and Healthy Annuitants with generational projection per Scale MP-2021
- The **Investment Rate of Return** was assumed to be 5.25%.
- The long-term expected **Rate of Return** on plan investments was determined by adding expected inflation to expected long-term real returns and reflecting expected volatility and correlation. The capital market assumption are per Milliman's investment consulting practice as of December 31, 2025.

Asset Class	Portfolio Target Percentage	Long-term Expected Real Rate of Return
US Cash	6.00%	85.00%
US Core Fixed Income (Aggregate)	30.00%	2.33%
US Broad Equity Market	52.00%	5.51%
Foreign Developed Equity	10.00%	6.35%
US REITs	2.00%	6.67%
Total		

Assumed Inflation - Mean	2.30%
Long-Term Expected Rate of Return	5.25%

There were no benefit changes during the year.

Discount Rate

A Discount Rate of 5.25% was used to measure the total OPEB liability. The plan's fiduciary net position was not projected to be available to make all projected future benefit payments of current active and inactive employees. Therefore the discount rate for calculating the total OPEB liability is equal to the single equivalent rate that results in the same actuarial present value as the long-term expected rate of return applied to benefit payments, to the extent that the plan's fiduciary net position is projected to be sufficient to make projected benefit payments, and the municipal bond rate applied to benefit payments, to the extent that the plan's fiduciary net position is not projected to be sufficient.

Changes in Net OPEB Liability

Regular Plan	Total OPEB Liability (A)	Plan Fiduciary Net Position (B)	Net OPEB Liability (A-B)
Balances at December 31, 2024	$ 3,526,521	$ 7,036,160	$ (3,509,639)
Changes for the year:			
Service Cost	169,605	-	169,605
Interest on the Total OPEB Liability	185,000	-	185,000
Effect of plan changes	-	-	-
Effect of economic/demographic gains or losses	-	-	-
Effect of assumption changes or inputs	-	-	-
Changes of Assumptions	-	-	-
Contributions – Employer	-	205,830	(205,830)
Contributions – Members	-	-	-
Net Investment Income	-	918,862	(918,862)
Benefit Payments	(349,058)	-	(349,058)
Administrative expenses	-	-	-
Net Changes	5,547	1,124,692	(1,119,145)
Balances at December 31, 2025	$ 3,532,068	$ 8,160,852	$ (4,628,784)

Sensitivity of the Net OPEB Liability/(Asset) to Changes in the Discount Rate

The following presents the plan's net OPEB liability, calculated using a Discount Rate of 5.25%, as well as what the plan's net OPEB liability would be if it were calculated using a Discount Rate that is 1% lower or 1% higher than the current rate:

	1% Lower 4.25%	Current Discount 5.25%	1% Higher 6.25%
Net OPEB Liability/(Asset)	$ (4,394,064)	$ (4,628,784)	$ (4,846,413)

Sensitivity of the Net OPEB Liability to changes in the healthcare cost trend rates

The following presents the plan's net OPEB liability, calculated using the current healthcare cost trend rates as well as what the County's net OPEB liability would be if it were calculated using trend rates that are 1% lower or 1% higher than the current tread rates:

	1% Lower	Current Trend Rate	1% Higher
Net OPEB Liability	$ (4,944,382)	$ (4,628,784)	$ (4,263,703)

OPEB Expense, Deferred Outflows of Resources, and Deferred Inflows of Resources Related to OPEB

At December 31, 2025, the County reported deferred outflows of resources and deferred inflows of resources related to OPEB from the following sources:

Deferred Amounts Related to OPEB	Deferred Outflows of Resource	Deferred Inflows of Resources
Deferred Amounts to be Recognized in OBEB Expense in Future Periods		
Differences between expected and actual experience	$ 9,338	$ (375,037)
Changes in assumptions	4,784	(6,291)
Net difference between projected and actual earnings on OPEB plan investments	266,853	(815,356)
Total Deferred Amounts to be recognized in OPEB expense in future periods	281,025	(1,196,684)
OPEB Contributions made subsequent to the the Measurement Date	-	-
Total Deferred Amounts Related to OPEB	$ 281,025	$ (1,196,684)

Year Ending December 31,	
2026	$ (100,757)
2027	(353,851)
2028	(265,387)
2029	(175,323)
2029	(12,557)
Thereafter	(7,784)
	$ (915,659)

The allocation of amounts related to OPEB are as follows:
Actuarial Assumptions

	Primary Government	Component Unit
Deferred outflows	$ 289,360	$ (8,335)
Deferred inflows	(1,154,764)	(41,920)
Net OPEB assets (liabilities)	4,413,710	215,074
Net OPEB expense adjustment	(790,329)	(38,028)

Deferred compensation plan

The County offers its employees two deferred compensation plans created in accordance with Internal Revenue Code Section 457. The plans, available to all permanent County employees through the National Association of Counties (NACO) and Empower, permit them to defer a portion of their salary until future years. The deferred compensation is not available to employees until termination, retirement, death or an unforeseeable emergency, at which time it is taxable to the employee or other beneficiary.

15. Discretely presented component units

The Intergovernmental Grants Department and the Flood Prevention District have been discretely presented in the government-wide statement of net assets and statement of activities. More detailed information for the programs during 2025 were as follows:

		Program Revenues				
	Expenses	Charges for Services	Operating Grants and Contributions	Capital Grants and Contributions	Grants Department	Flood Prevention
Grants Department						
Governmental activities						
Job programs	$ 3,741,721	$ 940	$ 3,772,913	$ -	$ 32,132	
Housing programs	6,475,573	118,287	6,415,296	-	58,010	
Weatherization programs	7,211,094		7,075,291	-	(135,803)	
Community progra	680,567	1,493	883,061	-	203,987	
Support services	241,935	-	-	-	(241,935)	
	18,350,890	120,720	18,146,561	-	(83,609)	
Flood Prevention						
Governmental activities						
Flood prevention	4,949,160	-	-	-		$ (4,949,160)
	$ 23,300,050	$ 120,720	$ 18,146,561	$ -		
			General Revenue			
			Sales Tax		-	9,314,795
			General		44,573	-
			Interest		67,209	883,047
			Changes in net position		28,173	5,248,682
			Net position - beginning of year		2,630,267	17,505,637
			Net position - end of year		$ 2,658,440	$ 22,754,319

Net position - beginning of the year for the Grants Department has been adjusted to reflect adjustments made to lease reconciliations from the prior year. These numbers reflect those stated in the 2025 audit of the Intergovermental Grants Department.

Various other grants not administered by the Intergovernmental Grants Department are included in the primary government.

16. MidAmerica St. Louis Airport

The MidAmerica St. Louis Airport project began as an expansion of Scott Air Force Base into a joint military and civilian use airport and constructed in accordance with the provisions of the Federal Airport Improvement Act. The County has financed its portion of construction from general tax revenues, bonds, and interest. In addition to bonds issued by the County, the Public Building Commission, who has been managing the airport on behalf of the County, issued additional bonds for construction and additional land acquisitions. The repayment of these obligations is included in the County's long-term lease agreements with the Public Building Commission and is being financed through the Lease Payable fund.

17. Belle-clair Fairgrounds Park

In January 2023, the County purchased the Belleclair Fairgrounds Park, Inc. corporation using American Rescue Plan funds with the intent of creating an emergency shelter. This activity has been expanded to include tourism and fair activities.

18. Related party

In addition to the lease arrangements previously discussed, the Intergovernmental Grants Department participates in the Tort and Medical Self-Insurance programs of the County and the unemployment insurance program. Reimbursements to the County for their portion of these programs was $684,122 from the Grants Department.

19. Pending litigation, contingencies, and commitments

St. Clair County has been named as defendant in a number of lawsuits pending at December 31, 2025. Claims, which have not advanced to the stage of litigation, have also been made against the County. In the opinion of the State's Attorney and outside legal counsel, settlement of these matters is not expected to result in an unfunded liability to the County.

The County has entered into numerous highway construction contracts as part of the Transportation Funds' continuing operations as well as commitments at the Airport. Commitments for the 911 Emergency Telephone System have been previously discussed.

20. Subsequent events

The effects of subsequent events on the financial statements have been evaluated through August 18, 2025, which is the date the financial statements are available to be issued.

REQUIRED SUPPLEMENTARY INFORMATION

ST. CLAIR COUNTY, ILLINOIS
Required Supplementary Information
Multi-year Schedule of Changes in Net Pension Liability and Related Ratios
December 31, 2025

	ECO									
Calendar year ending December 31,	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016
Total Pension Liability										
Service Cost	$ 63,383	$ 61,451	$ 51,113	$ 50,548	$ 70,638	$ 73,077	$ 101,192	$ 95,059	$ 170,547	$ 213,658
Interest on the Total Pension Liability	1,190,937	1,160,456	1,163,048	1,205,415	1,186,996	1,210,538	1,248,117	1,276,425	1,317,064	1,362,069
Changes in Benefit Terms	-	-	-	-	-	-	-	-	-	-
Difference between Expected and Actual Experience of the Total Pension Liability	(461,058)	449,817	36,047	(593,615)	253,491	(238,744)	(593,755)	(430,163)	(516,796)	(1,077,166)
Changes of Assumptions	-	-	(38,877)	-	-	(106,966)	-	448,691	(319,561)	(19,477)
Benefit Payments, including Refunds of Employee Contributions	(1,246,453)	(1,258,090)	(1,246,420)	(1,247,583)	(1,246,460)	(1,276,351)	(1,243,282)	(1,150,079)	(1,160,635)	(1,003,058)
Net Change in Total Pension Liability	(453,191)	413,634	(35,089)	(585,235)	264,665	(338,446)	(487,728)	239,933	(509,381)	(523,974)
Total Pension Liability - Beginning	17,018,246	16,604,612	16,639,701	17,224,936	16,960,271	17,298,717	17,786,445	17,546,512	18,055,893	18,579,867
Total Pension Liability - Ending (A)	$ 16,565,055	$ 17,018,246	$ 16,604,612	$ 16,639,701	$ 17,224,936	$ 16,960,271	$ 17,298,717	$ 17,786,445	$ 17,546,512	$ 18,055,893
Plan Fiduciary Net Position										
Employer Contributions	$ 2,582	$ 2,713	$ 2,661	$ 69,112	$ 204,382	$ 213,912	$ 187,405	$ 258,031	$ 315,487	$ 502,594
Employee Contributions	24,820	23,660	22,931	18,952	26,007	26,106	27,414	41,366	55,330	65,652
Net Investment Income	2,681,221	1,228,989	1,842,299	(2,837,062)	3,183,095	2,488,436	2,883,779	(1,095,243)	2,820,427	1,003,709
Benefit Payments, including Refunds of Employee Contributions	(1,246,453)	(1,258,090)	(1,246,420)	(1,247,583)	(1,246,460)	(1,276,351)	(1,243,282)	(1,150,079)	(1,160,635)	(1,003,058)
Other (Net Transfer)	828,047	466,540	60,786	(225,564)	161,844	(25,412)	100,355	49,260	(1,110,543)	(111,970)
Net Change in Plan Fiduciary Net Position	2,290,217	463,812	682,257	(4,222,145)	2,328,868	1,426,691	1,955,671	(1,896,665)	920,066	456,927
Plan Fiduciary Net Position - Beginning	17,188,686	16,724,874	16,042,617	20,264,762	17,935,894	16,509,203	14,553,532	16,450,197	15,530,131	15,073,204
Plan Fiduciary Net Position - Ending (B)	$ 19,478,903	$ 17,188,686	$ 16,724,874	$ 16,042,617	$ 20,264,762	$ 17,935,894	$ 16,509,203	$ 14,553,532	$ 16,450,197	$ 15,530,131
Net Pension Liability/(Asset) - Ending (A) - (B)	$ (2,913,848)	$ (170,440)	$ (120,262)	$ 597,084	$ (3,039,826)	$ (975,623)	$ 789,514	$ 3,232,913	$ 1,096,315	$ 2,525,762
Plan Fiduciary Net Position as a Percentage of Total Pension Liability	117.59%	101.00%	100.72%	96.41%	117.65%	105.75%	95.44%	81.82%	93.75%	86.01%
Covered Valuation Payroll	$ 330,944	$ 315,473	$ 305,742	$ 252,698	$ 346,763	$ 352,065	$ 365,527	$ 518,975	$ 576,299	$ 869,390
Net Pension Liability as a Percentage of Covered Valuation Payroll	-880.47%	-54.03%	-39.33%	236.28%	-876.63%	-277.11%	215.99%	622.94%	190.23%	290.52%

Notes to Schedule:
This schedule is presented to illustrate the requirement to show information for 10 years.

See notes to the financial statements and independent auditors' report.

ST. CLAIR COUNTY, ILLINOIS
Required Supplementary Information
Multi-year Schedule of Changes in Net Pension Liability and Related Ratios
December 31, 2025

	Regular										
Calendar year ending December 31,	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015
Total Pension Liability											
Service Cost	$ 3,466,646	$ 3,080,375	$ 3,082,462	$ 2,918,960	$ 3,084,825	$ 2,985,201	$ 2,968,298	$ 2,865,487	$ 3,059,796	$ 3,155,682	$ 3,290,083
Interest on the Total Pension Liability	18,139,118	17,254,671	16,592,158	16,328,125	15,995,292	15,435,770	14,957,814	14,756,078	14,693,167	14,083,291	13,439,215
Changes in Benefit Terms	-	-	-	-	-	-	-	-	-	-	-
Difference between Expected and Actual Experience of the Total Pension Liability	(6,776,795)	6,404,306	4,527,527	(1,315,428)	(775,973)	3,910,476	789,456	(2,373,016)	(385,097)	287,641	516,342
Changes of Assumptions	-	-	(272,852)	-	-	(1,632,318)	-	5,486,559	(6,248,889)	(458,482)	445,229
Benefit Payments, including Refunds of Employee Contributions	(14,970,986)	(14,495,455)	(15,084,825)	(13,658,340)	(13,602,485)	(12,460,292)	(11,802,751)	(10,636,334)	(9,729,695)	(9,051,476)	(8,016,344)
Net Change in Total Pension Liability	(142,017)	12,243,897	8,844,470	4,273,317	4,701,659	8,238,837	6,912,817	10,098,774	1,389,282	8,016,656	9,674,525
Total Pension Liability - Beginning	255,946,897	243,703,000	234,858,530	230,585,213	225,883,554	217,644,717	210,731,900	200,633,126	199,243,844	191,227,188	181,552,663
Total Pension Liability - Ending (A)	$255,804,880	$255,946,897	$243,703,000	$234,858,530	$230,585,213	$225,883,554	$217,644,717	$210,731,900	$200,633,126	$199,243,844	$191,227,188
Plan Fiduciary Net Position											
Employer Contributions	$ 1,804,504	$ 1,304,307	$ 1,156,968	$ 2,229,567	$ 2,828,458	$ 3,069,994	$ 2,363,849	$ 3,216,422	$ 3,120,553	$ 3,033,920	$ 3,134,717
Employee Contributions	1,750,916	1,772,609	1,629,707	1,535,331	1,452,420	1,501,696	1,428,723	1,391,836	1,359,953	1,347,440	1,468,391
Net Investment Income	39,855,028	24,650,609	25,273,799	(36,342,045)	41,567,176	31,510,871	35,946,549	(11,434,050)	31,814,399	11,777,637	877,987
Benefit Payments, including Refunds of Employee Contributions	(14,970,986)	(14,495,455)	(15,084,825)	(13,658,340)	(13,602,485)	(12,460,292)	(11,802,751)	(10,636,334)	(9,729,695)	(9,051,476)	(8,016,344)
Other (Net Transfer)	(1,072,402)	(5,063,440)	6,357,350	(2,343,268)	(326,977)	824,702	283,219	2,981,129	(3,201,115)	702,710	(1,902,934)
Net Change in Plan Fiduciary Net Position	27,367,060	8,168,630	19,332,999	(48,578,755)	31,918,592	24,446,971	28,219,589	(14,480,997)	23,364,095	7,810,231	(4,438,183)
Plan Fiduciary Net Position - Beginning	253,067,195	244,898,565	225,565,566	274,144,321	242,225,729	217,778,758	189,559,169	204,040,166	180,676,071	172,865,840	177,304,023
Plan Fiduciary Net Position - Ending (B)	$280,434,255	$253,067,195	$244,898,565	$225,565,566	$274,144,321	$242,225,729	$217,778,758	$189,559,169	$204,040,166	$180,676,071	$172,865,840
Net Pension Liability/(Asset) - Ending (A) - (B)	$ (24,629,375)	$ 2,879,702	$ (1,195,565)	$ 9,292,964	$ (43,559,108)	$ (16,342,175)	$ (134,041)	$ 21,172,731	$ (3,407,040)	$ 18,567,773	$ 18,361,348
Plan Fiduciary Net Position as a Percentage of Total Pension Liability	109.63%	98.87%	100.49%	96.04%	118.89%	107.23%	100.06%	89.95%	101.70%	90.68%	90.40%
Covered Valuation Payroll	$ 39,172,296	$ 36,637,838	$ 35,174,084	$ 33,227,521	$ 31,923,903	$ 32,565,185	$ 29,744,916	$ 29,481,407	$ 29,260,466	$ 28,784,814	$ 29,997,292
Net Pension Liability as a Percentage of Covered Valuation Payroll	-62.87%	7.86%	-3.40%	27.97%	-136.45%	-50.18%	-0.45%	71.82%	-11.64%	64.51%	61.21%

Notes to Schedule:
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See notes to the financial statements and independent auditors' report.

ST. CLAIR COUNTY, ILLINOIS
Required Supplementary Information
Multi-year Schedule of Changes in Net Pension Liability and Related Ratios
December 31, 2025

	SLEP									
Calendar year ending December 31,	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016
Total Pension Liability										
Service Cost	$ 1,502,277	$ 1,449,630	$ 1,588,091	$ 1,634,090	$ 1,670,994	$ 1,761,537	$ 1,728,154	$ 1,672,024	$ 1,660,075	$ 1,773,155
Interest on the Total Pension Liability	8,698,232	8,182,727	8,025,424	7,625,115	7,293,646	7,028,342	6,527,697	6,333,669	5,990,452	5,676,739
Changes in Benefit Terms	-	-	-	-	-	-	-	-	-	-
Difference between Expected and Actual Experience of the Total Pension Liability	(2,488,766)	4,142,809	(998,692)	2,011,309	784,333	204,095	3,057,121	(1,152,980)	1,360,308	241,025
Changes of Assumptions	-	-	(234,808)	-	-	(579,796)	-	2,691,334	(778,878)	(314,617)
Benefit Payments, including Refunds of Employee Contributions	(7,048,090)	(6,334,040)	(5,948,137)	(5,503,892)	(4,813,184)	(4,605,893)	(4,242,545)	(3,725,120)	(3,598,277)	(3,283,530)
Net Change in Total Pension Liability	663,653	7,441,126	2,431,878	5,766,622	4,935,789	3,808,285	7,070,427	5,818,927	4,633,680	4,092,772
Total Pension Liability - Beginning	122,748,525	115,307,399	112,875,521	107,108,899	102,173,110	98,364,825	91,294,398	85,475,471	80,841,791	76,749,019
Total Pension Liability - Ending (A)	$123,412,178	$122,748,525	$115,307,399	$112,875,521	$107,108,899	$102,173,110	$ 98,364,825	$ 91,294,398	$ 85,475,471	$ 80,841,791
Plan Fiduciary Net Position										
Employer Contributions	$ 2,038,624	$ 2,016,353	$ 1,627,899	$ 2,013,566	$ 2,426,765	$ 2,279,119	$ 1,911,878	$ 1,901,331	$ 2,006,273	$ 2,031,214
Employee Contributions	704,002	710,026	648,394	739,730	902,775	696,322	717,141	694,890	708,326	739,720
Net Investment Income	17,502,047	10,347,895	10,458,959	(15,865,063)	16,785,787	12,594,957	14,038,947	(5,270,818)	12,258,896	4,211,124
Benefit Payments, including Refunds of Employee Contributions	(7,048,090)	(6,334,040)	(5,948,137)	(5,503,892)	(4,813,184)	(4,605,893)	(4,242,545)	(3,725,120)	(3,598,277)	(3,283,530)
Other (Net Transfer)	(3,928,490)	(609,030)	2,423,980	102,290	(785,790)	402,935	498,514	1,237,593	(777,466)	2,666,358
Net Change in Plan Fiduciary Net Position	9,268,093	6,131,204	9,211,095	(18,513,369)	14,516,353	11,367,440	12,923,935	(5,162,124)	10,597,752	6,364,886
Plan Fiduciary Net Position - Beginning	108,005,234	101,874,030	92,662,935	111,176,304	96,659,951	85,292,511	72,368,576	77,530,700	66,932,948	60,568,062
Plan Fiduciary Net Position - Ending (B)	$117,273,327	$108,005,234	$101,874,030	$ 92,662,935	$111,176,304	$ 96,659,951	$ 85,292,511	$ 72,368,576	$ 77,530,700	$ 66,932,948
Net Pension Liability/(Asset) - Ending (A) - (B)	$ 6,138,851	$ 14,743,291	$ 13,433,369	$ 20,212,586	$ (4,067,405)	$ 5,513,159	$ 13,072,314	$ 18,925,822	$ 7,944,771	$ 13,908,843
Plan Fiduciary Net Position as a Percentage of Total Pension Liability	95.03%	87.99%	88.35%	82.09%	103.80%	94.60%	89.71%	79.27%	90.71%	82.79%
Covered Valuation Payroll	$ 9,850,584	$ 8,989,534	$ 8,645,245	$ 9,462,242	$ 9,290,829	$ 9,284,287	$ 9,271,690	$ 8,998,255	$ 9,198,864	$ 9,092,277
Net Pension Liability as a Percentage of Covered Valuation Payroll	62.32%	164.01%	155.38%	213.61%	-43.78%	59.38%	140.99%	210.33%	86.37%	152.97%

Notes to Schedule:
This schedule is presented to illustrate the requirement to s

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See notes to the financial statements and independent auditors' report.

ST. CLAIR COUNTY, ILLINOIS
Required Supplementary Information
Schedule of Employer Pension Contributions
December 31, 2025

ECO

Calendar year ending December 31,	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016
Actuarily Determined Contribution	$ 2,581	$ 2,713	$ 2,660	$ 69,113	$ 204,382	$ 215,957	$ 187,406	$ 259,799	$ 314,832	$ 502,594
Actual Contribution	2,582	2,713	2,661	69,112	204,382	213,912	187,405	258,031	315,487	502,594
Contribution Deficiency (Excess)	(1)	-	1	1	-	2,045	1	1,768	(655)	-
Covered Valuation Payroll	330,944	315,473	305,742	252,698	346,763	352,065	365,527	518,975	576,299	869,390
Actual Contribution as a % of Covered Valuation Payroll	0.78%	0.86%	0.87%	27.35%	58.94%	60.76%	51.27%	49.72%	54.74%	57.81%
Estimate based on:										
Contribution rate	0.78%	0.86%	0.87%	27.35%	58.94%	61.34%	51.27%	50.06%	54.63%	57.81%
Covered valuation payroll	$ 330,944	$ 315,473	$ 305,742	$ 252,698	$ 346,763	$ 352,065	$ 365,527	$ 518,975	$ 576,299	$ 869,390

Regular

Calendar year ending December 31,	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016
Actuarily Determined Contribution	$ 1,680,491	$ 1,304,307	$ 1,157,227	$ 2,229,567	$ 2,828,458	$ 3,070,897	$ 2,364,721	$ 3,216,422	$ 3,125,018	$ 3,033,919
Actual Contribution	1,804,504	1,304,307	1,156,968	2,229,567	2,828,458	3,069,994	2,363,849	3,216,422	3,120,553	3,033,920
Contribution Deficiency (Excess)	(124,013)	-	259	-	-	903	872	-	4,465	(1)
Covered Valuation Payroll	39,172,296	36,637,838	35,174,084	33,227,521	31,923,903	32,565,185	29,744,916	29,481,407	29,260,466	28,784,814
Actual Contribution as a % of Covered Valuation Payroll	4.61%	3.56%	3.29%	6.71%	8.86%	9.43%	7.95%	10.91%	10.66%	10.54%
Estimate based on:										
Contribution rate	4.29%	3.56%	3.29%	6.71%	8.86%	9.43%	7.95%	10.91%	10.68%	10.54%
Covered valuation payroll	$ 39,172,296	$ 36,637,838	$ 35,174,084	$ 33,227,521	$ 31,923,903	$ 32,565,185	$ 29,744,916	$ 29,481,407	$ 29,260,466	$ 28,784,814

SLEP

Calendar year ending December 31,	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016
Actuarily Determined Contribution	$ 2,143,487	$ 2,016,352	$ 1,627,900	$ 2,013,565	$ 2,426,765	$ 2,279,292	$ 1,911,878	$ 1,901,331	$ 2,006,272	$ 2,031,215
Actual Contribution	2,038,624	2,016,353	1,627,899	2,013,566	2,426,765	2,279,119	1,911,878	1,901,331	2,006,273	2,031,214
Contribution Deficiency (Excess)	104,863	(1)	1	(1)	-	173	-	-	(1)	1
Covered Valuation Payroll	9,850,584	8,989,534	8,645,245	9,462,242	9,290,829	9,284,287	9,271,960	8,998,255	9,198,864	9,092,277
Actual Contribution as a % of Covered Valuation Payroll	20.70%	22.43%	18.83%	21.28%	26.12%	24.55%	20.62%	21.13%	21.81%	22.34%
Estimate based on:										
Contribution rate	21.76%	22.43%	18.83%	21.28%	26.12%	24.55%	20.62%	21.13%	21.81%	22.34%
Covered valuation payroll	$ 9,850,584	$ 8,989,534	$ 8,645,245	$ 9,462,242	$ 9,290,829	$ 9,284,287	$ 9,271,960	$ 8,998,255	$ 9,198,864	$ 9,092,277

See notes to the financial statements and independent auditors' report.

ST CLAIR COUNTY, ILLINOIS
Required Supplementary Information
Notes to Net Pension Liability and Contribution Schedules
December 31, 2025

Summary of Actuarial Methods and Assumptions Used in the Calculation of the 2025 Contribution Rate*

Valuation Date:

Notes	Actuarially determined contribution rates are calculated as of December 31 each year, which is 12 months prior to the beginning of the fiscal year in which contributions are reported.

Methods and Assumptions Used to Determine 2025 Contribution Rates:

Actuarial Cost Method:	Aggregate Entry Age Normal
Amortization Method:	Level percentage of payroll, Closed
Remaining Amortization Period:	18-year closed period. Early Retirement Incentive Plan liabilities: a period up to 10 years selected by the Employer upon adoption of ERI. SLEP supplemental liabilities attributable to Public Act 94-712 were financed over 13 years for most employers
Asset Valuation Method:	5-year smoothed market; 20% corridor
Wage Growth:	2.75%
Price Inflation:	2.25%
Salary Increases:	2.85% to 13.75%, including inflation
Investment Rate of Return:	7.25%
Retirement Age:	Experience-based table of rates that are specific to the type of eligibility condition. Last updated for the 2023 valuation pursuant to an experience study of the period 2020 to 2022.
Mortality:	For non-disabled retirees, the Pub-2010, Amount-Weighted, below-median income, General, Retiree, Male (adjusted 108%) and Female (adjusted 106.4%) tables, and future mortality improvements projected using scale MP-2021. For disabled retirees, the Pub-2010, Amount-Weighted, below-median income, General, Disabled Retiree, Male and Female (both unadjusted) tables, and future mortality improvements projected using scale MP-2021. For active members, the Pub-2010, Amount-Weighted, below-median income, General, Employee, Male and Female (both unadjusted) tables, and future mortality improvements projected using scale MP-2021.

Other Information:

Notes:	There were no benefit changes during the year.

*Based on Valuation Assumptions used in the December 31, 2023 actuarial valuation.

ST. CLAIR COUNTY, ILLINOIS
Required Supplementary Information
Multi-year Schedule of Changes in Net OPEB Liability and Related Ratios
December 31, 2025

Calendar year ending December 31,	2025	2024	2023	2022	2021	2020	2019	2018
Total OPEB Liability								
Service Cost	$ 169,605	$ 161,145	$ 158,171	$ 150,281	$ 163,855	$ 155,076	$ 164,061	$ 155,877
Interest on the total OPEB liability	185,000	188,270	186,858	216,279	216,709	216,597	220,446	258,598
Effect of plan changes	-	-	-	-	-	-	-	-
Effect of economic/demographic gains or losses	-	(95,686)	-	(617,678)	-	34,513	-	(721,947)
Effect of assumptions changes or inputs	-	-	-	-	758	16,492	(45,267)	-
Benefit Payments	(349,058)	(300,457)	(341,246)	(293,723)	(456,090)	(403,250)	(403,832)	(450,377)
Net Change in total OPEB liability	5,547	(46,728)	3,783	(544,841)	(74,768)	19,428	(64,592)	(757,849)
Total OPEB Liability - Beginning	3,526,521	3,573,249	3,569,466	4,114,307	4,189,075	4,169,647	4,234,239	4,992,088
Total OPEB Liability - Ending (A)	$ 3,532,068	$ 3,526,521	$ 3,573,249	$ 3,569,466	$ 4,114,307	$ 4,189,075	$ 4,169,647	$ 4,234,239
Plan Fiduciary Net Position								
Employer Contributions	$ 205,830	$ 190,256	$ 190,256	$ 200,242	$ 198,570	$ 192,238	$ 235,245	$ 334,951
Employee Contributions	-	-	-	-	-	-	-	-
Net Investment Income	918,902	655,184	743,127	(1,010,533)	641,463	634,382	636,042	(190,975)
Benefit Payments, including Refunds of Employee Contributions	-	-	-	-	-	-	-	-
Other (Net Transfer)	-	-	-	-	-	-	-	-
Net Change in Plan Fiduciary Net Position	1,124,732	845,440	933,383	(810,291)	840,033	826,620	871,287	143,976
Plan Fiduciary Net Position - Beginning	7,036,160	6,190,720	5,257,337	6,067,628	5,227,595	4,400,975	3,529,688	3,385,712
Plan Fiduciary Net Position - Ending (B)	$ 8,160,892	$ 7,036,160	$ 6,190,720	$ 5,257,337	$ 6,067,628	$ 5,227,595	$ 4,400,975	$ 3,529,688
Net OPEB Liability/(Asset) - Ending (A) - (B)	$ (4,628,824)	$ (3,509,639)	$ (2,617,471)	$ (1,687,871)	$ (1,953,321)	$ (1,038,520)	$ (231,328)	$ 704,551
Plan Fiduciary Net Position as a Percentage of Total OPEB Liability	231.05%	199.52%	173.25%	147.29%	147.48%	124.79%	105.55%	83.36%
Covered Valuation Payroll	$ 49,623,364	$ 44,377,001	$ 42,411,695	$ 41,500,183	$ 39,682,386	$ 41,062,543	$ 37,796,831	$37,379,348
Net OPEB Liability as a Percentage of Covered Valuation Payroll	-9.33%	-7.91%	-6.17%	-4.07%	-4.92%	-2.53%	-0.61%	1.88%

Notes to Schedule:

This schedule is presented to illustrate the requirement to show information for 10 years. However, until a full 10-year trend is compiled, information is presented for those years for whi is available.

See notes to the financial statements and independent auditors' report.

ST. CLAIR COUNTY, ILLINOIS
Required Supplementary Information
Schedule of Employer OPEB Contributions
December 31, 2025

Calendar year ending December 31,	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016
Actuarially Determined Contribution	$ 205,830	$ 190,256	$ 190,256	$ 200,242	$ 198,570	$ 192,238	$ 235,245	$ 334,951	$ 334,951	$ 172,918
Actual Contribution	$ 205,830	$ 190,256	$ 190,256	$ 200,242	$ 198,570	192,238	235,245	334,951	334,951	172,918
Contribution Deficiency (Excess)	-	-	-	-	-	-	-	-	-	-
Covered Valuation Payroll	$49,623,364	$44,377,001	$42,411,695	$41,500,183	$39,682,386	$41,062,543	$37,796,831	$37,379,348	$37,088,820	$38,793,138
Actual Contribution as a % of Covered Valuation Payroll	0.41%	0.43%	0.45%	0.48%	0.50%	0.47%	0.62%	0.90%	0.90%	0.45%

See notes to the financial statements and independent auditors' report.

ST CLAIR COUNTY, ILLINOIS
Required Supplementary Information
Notes to Net OPEB Liability and Contribution Schedules
December 31, 2025

Summary of Actuarial Methods and Assumptions Used for Funding Policy

The employer pre-funds benefits through contributions to the trust. The current funding policy is to contribute the Actuarially Determined Contribution as calculated by the actuary. The Actuarially Determined Contribution is the sum of the current year's normal cost plus an amount necessary to amortize the unfunded liability over a layered 30 year period. The following actuarial methods and assumptions were used to calculate the 2026 Actuarially Determined Contribution.

Valuation Timing:

Notes	Actuarial valuations for funding purposes are performed biennially as of December 31. The most recent valuation was performed as of December 31, 2025.

Methods and Assumptions Used to Determine 2025 Contribution Rates:

Actuarial Cost Method:	Entry Age Normal
Amortization Method:	Level dollar, Layered periods (starting December 31, 2017)
Remaining Amortization Period:	30-years at December 31, 2025
Asset Valuation Method:	Market Value
Price Inflation:	2.30%
Salary Increases:	3.50%
Discount Rate	5.25%
Healthcare Cost Trend Rates	6.1% for 2025, gradually decreasing to an ultimate rate of 3.7% for 2073 and beyond.
Mortality:	Pub-2010 General and Safety Generational Male and Female Mortality table for Employees and Healthy Annuitants projected using Scale MP-2021.
Other Information:	
Notes:	There were no significant changes between the valuation date and the fiscal year end.

*Based on the Valuation Date of December 31, 2025. This is the date as of which the actuarial valuation is performed. The Measurement Date is December 31, 2025. This is the date as of which the total OPEB liability is determined. The Reporting Date is December 31, 2025. This is the plan's and/or employer's fiscal year ending date.

ST. CLAIR COUNTY, ILLINOIS
Statement of Revenues, Expenditures, and Changes in Fund Balances-Budget to Actual
General Fund
For the year ended December 31, 2025

	Budgeted Amounts		Budgetary Basis	Variance with
	Original	Final	Actual	Final Budget
REVENUES				
Property taxes	$ 18,840,460	$ 18,840,460	$ 19,004,801	$ 164,341
State income tax	7,165,000	7,165,000	9,376,644	2,211,644
Personal property replacement tax	4,000,000	4,000,000	3,679,978	(320,022)
Sales tax	14,225,000	14,225,000	16,359,017	2,134,017
Other taxes	458,000	458,000	636,990	178,990
Revenue from federal/state agencies	627,608	627,608	1,077,152	449,544
Revenue from local agencies	77,000	77,000	122,902	45,902
Licenses, permits, fines, fees and services	16,863,082	16,863,082	18,602,519	1,739,437
Earnings on investments	2,267,650	2,267,650	4,334,652	2,067,002
Miscellaneous revenues	75,150	75,150	128,557	53,407
	64,598,950	64,598,950	73,323,212	8,724,262
EXPENDITURES				
General government	29,776,223	29,576,778	26,814,903	(2,761,875)
Public safety	21,993,938	22,929,634	22,776,132	(153,502)
Judicial	6,217,262	6,224,305	5,889,133	(335,172)
Public health	68,000	133,000	115,000	(18,000)
	58,055,423	58,863,717	55,595,168	(3,268,549)
Excess of revenues over (under) expenditures	6,543,527	5,735,233	17,728,044	11,992,811
Other financing sources (uses):				
Operating transfers-in	5,087,463	-	451,277	451,277
Operating transfers-out	(8,729,000)	-	(871,930)	(871,930)
Total other financing sources (uses)	(3,641,537)	-	(420,653)	(420,653)
Net changes in fund balances	$ 2,901,990	$ 5,735,233	$ 17,307,391	$ 11,572,158
Reconciliation of budgetary basis to government fund statement of changes in fund balance:				
Effect of unrecorded assets			635,965	
Effect of market value adjustment on investments			546,541	
Effect of unrecorded liabilities			(11,693,523)	
Effect of unrecorded deferred inflows			732,951	
Effect of due to/from other funds			8,719,978	
Beginning fund balances			91,111,638	
Ending fund balances			$ 107,360,941	

See notes to the financial statements and independent auditors' report

ST. CLAIR COUNTY, ILLINOIS
Statement of Revenues, Expenditures, and Changes in Fund Balances-Budget to Actual
Transportation Fund
For the year ended December 31, 2025

	Budgeted Amounts		Budgetary Basis	Variance with
	Original	Final	Actual	Final Budget
REVENUES				
Property taxes	$ 4,491,288	$ 4,491,288	$ 4,617,712	$ 126,424
Motor fuel tax	6,200,000	6,200,000	8,233,379	2,033,379
Revenue from federal/state agencies	270,000	270,000	-	(270,000)
Revenue from local agencies	10,000	10,000	202,718	192,718
Licenses, permits, fines, fees and services	1,110,823	1,110,823	1,441,369	330,546
Earnings on investments	1,287,210	1,287,210	2,991,882	1,704,672
Miscellaneous revenues	8,250	8,250	82,460	74,210
	13,377,571	13,377,571	17,569,520	4,191,949
EXPENDITURES				
Transportation	34,721,048	34,721,048	10,443,046	(24,278,002)
	34,721,048	34,721,048	10,443,046	(24,278,002)
Excess of revenues over (under) expenditures	(21,343,477)	(21,343,477)	7,126,474	28,469,951
Other financing sources (uses):				
Operating transfers-out	(2,000,000)	(2,000,000)	(1,863,050)	136,950
Total other financing sources (uses)	(2,000,000)	(2,000,000)	(1,863,050)	136,950
Net changes in fund balances	$ (23,343,477)	$ (23,343,477)	5,263,424	$ 28,606,901
Reconciliation of budgetary basis to government fund statement of changes in fund balance:				
Effect of unrecorded assets			181,771	
Effect of market value adjustment on investments			477,145	
Effect of unrecorded liabilities			(1,196,290)	
Effect of unrecorded deferred inflows			(129,082)	
Effect of due to/from other funds			5,102	
Beginning fund balances			74,486,829	
Ending fund balances			$ 79,088,899	

See notes to the financial statements and independent auditors' report.

ST. CLAIR COUNTY, ILLINOIS
Statement of Revenues, Expenditures, and Changes in Fund Balances-Budget to Actual
Lease Payable Fund
For the year ended December 31, 2025

	Budgeted Amounts		Budgetary Basis	Variance with
	Original	Final	Actual	Final Budget
REVENUES				
Property taxes	$ 16,999,220	$ 16,999,220	$ 15,736,071	$ (1,263,149)
Revenue from local agencies	5,000	5,000	5,000	-
Earnings on investments	101,000	101,000	481,793	380,793
	17,105,220	17,105,220	16,222,864	(882,356)
EXPENDITURES				
General government	14,560,902	14,560,902	12,917,056	(1,643,846)
	14,560,902	14,560,902	12,917,056	(1,643,846)
Net changes in fund balances	$ 2,544,318	$ 2,544,318	3,305,808	$ 761,490
Reconciliation of budgetary basis to government fund statement of changes in fund balance:				
Effect of unrecorded assets			200,905	
Effect of market value adjustment on investments			61,901	
Effect of unrecorded deferred inflows			(189,759)	
Beginning fund balances			8,639,849	
Ending fund balances			$ 12,018,704	

See notes to the financial statements and independent auditors' report.

ST. CLAIR COUNTY, ILLINOIS
Statement of Revenues, Expenditures, and Changes in Fund Balances-Budget to Actual
American Rescue Fund
For the year ended December 31, 2025

	Budgeted Amounts		Budgetary Basis	Variance with
	Original	Final	Actual	Final Budget
REVENUES				
Earnings on investments	$ -	$ -	$ -	$ -
	-	-	-	-
EXPENDITURES				
General government	31,000,000	31,000,000	8,715,588	(22,284,412)
Public safety	-	-	10,344,393	10,344,393
Judicial	-	-	-	-
Public health	-	-	17,531	17,531
Transportation	-	-	-	-
	31,000,000	31,000,000	19,077,512	(11,922,488)
Excess of revenues over (under) expenditures	(31,000,000)	(31,000,000)	(19,077,512)	11,922,488
Other financing sources (uses):				
Operating transfers-in	-	-	-	-
Operating transfers-out	-	-	-	-
Total other financing sources (uses)	-	-	-	-
Net changes in fund balances	$ (31,000,000)	$ (31,000,000)	(19,077,512)	$ 11,922,488
Reconciliation of budgetary basis to government fund statement of changes in fund balance:				
Effect of unrecorded assets			-	
Effect of market value adjustment on investments			92,118	
Effect of unrecorded liabilities			18,386,235	
Effect of due to/from other funds			691,277	
Beginning fund balances (deficit)			(70,439)	
Ending fund balances (deficit)			$ 21,679	

ST. CLAIR COUNTY, ILLINOIS
Statement of Revenues, Expenditures, and Changes in Fund Balances-Budget to Actual
Debt Service Fund
For the year ended December 31, 2025

	Budgeted Amounts		Budgetary Basis	Variance with
	Original	Final	Actual	Final Budget
REVENUES				
Earnings on investments	$ 191,000	$ 191,000	$ 599,829	$ 408,829
	191,000	191,000	599,829	408,829
EXPENDITURES				
Debt service	5,327,616	5,327,616	5,311,937	(15,679)
	5,327,616	5,327,616	5,311,937	(15,679)
Excess of revenues over (under) expenditures	(5,136,616)	(5,136,616)	(4,712,108)	424,508
Other financing sources (uses):				
Operating transfers-in	2,000,000	2,000,000	1,863,050	(440,187)
Total other financing sources (uses)	2,000,000	2,000,000	1,863,050	(15,679)
Net changes in fund balances	$ (3,136,616)	$ (3,136,616)	(2,849,058)	$ 408,829
Reconciliation of budgetary basis to government fund statement of changes in fund balance:				
Effect of unrecorded assets			61,267	
Effect of market value adjustment on investments			47,794	
Beginning fund balances			17,328,232	
Ending fund balances			$ 14,588,235	

See notes to the financial statements and independent auditors' report.

SUPPLEMENTAL INFORMATION - COMBINING AND INDIVIDUAL FUND STATEMENTS AND SCHEDULES

ST. CLAIR COUNTY, ILLINOIS
Combining Balance Sheet - All General Fund Accounts
December 31, 2025

	General County	Working Cash	Personal Property Replacement Tax	Geographic Information System	Pari-Mutuel	Tort Liability
ASSETS						
Cash	$ 557,321	$ -	$ -	$ -	$ -	$ -
Equity in cash and investment pool	69,693,436	1,444,715	8,713,664	77,985	1,288,548	7,735,463
Accounts receivable	4,919,764	-	600,398	-	54,370	29,181
Taxes receivable	13,311,081	-	-	-	-	5,695,063
Lease receivable	226,705	-	-	-	-	-
Interest receivable	354,301	6,467	-	455	-	30,258
Internal balances	13,871,586	-	-	-	-	183,278
Inventory	84,477	-	-	-	-	-
Prepaid expenditures	-	-	-	-	-	1,489,767
Total assets	$ 103,018,671	$ 1,451,182	$ 9,314,062	$ 78,440	$ 1,342,918	$ 15,163,010
LIABILITIES						
Liabilities						
Accounts payable	$ 1,016,492	$ -	$ -	$ 4,062	$ 31,526	$ 148,780
Accrued salaries	1,588,868	-	-	4,831	4,522	11,141
Accrued payroll related costs						
Internal balances	8,097	-	-	-	-	271
Funds held in escrow	-	-	-	-	-	-
Other liabilities	-	-	-	-	-	1,619,715
Unearned income	917,414	-	-	-	-	-
Total liabilities	3,530,871	-	-	8,893	36,048	1,779,907
DEFERRED INFLOWS OF RESOURCES						
Deferred inflows related to leases	204,224	-	-	-	-	
Deferred taxes and related fees	13,311,081	-	-	-	-	5,695,063
Total deferred inflows of resources	13,515,305	-	-	-	-	5,695,063
FUND BALANCE						
Nonspendable	84,477	-	-	-	-	
Restricted	-	-	-	-	-	7,688,040
Committed	-	-	-	69,547	699,475	-
Assigned	-	1,451,182	-		607,395	-
Unassigned	85,888,018	-	9,314,062	-	-	-
Total fund balance	85,972,495	1,451,182	9,314,062	69,547	1,306,870	7,688,040
Total liabilities, deferred inflows of resources and fund balance	$ 103,018,671	$ 1,451,182	$ 9,314,062	$ 78,440	$ 1,342,918	$ 15,163,010

See notes to the financial statements.

ST. CLAIR COUNTY, ILLINOIS
Combining Balance Sheet - All General Fund Accounts
December 31, 2025

	Capital Replacement	MetroLink Security	Dispatching Services	State's Attorney Programs	Payroll Escrow	Pool	Total General Fund
ASSETS							
Cash	$ -	$ -	$ -	$ -	$ -	$ 502,629	$ 1,059,950
Equity in cash and investment pool	-	-	-	195,202	660,450	-	89,809,463
Accounts receivable	-	253,635	289,226	2,508	-	-	6,149,082
Taxes receivable	-	-	-	-	-	-	19,006,144
Lease receivable	-	-	-	-	-	-	226,705
Interest receivable	71,173	-	-	893	2,586	-	466,133
Internal balances	1,984,226	(170,558)	(686,187)	(25,403)	(513,453)	100	14,643,589
Inventory	-	-	-	-	-	-	84,477
Prepaid expenditures	-	-	-	-	-	-	1,489,767
Total assets	$ 2,055,399	$ 83,077	$ (396,961)	$ 173,200	$ 149,583	$ 502,729	$ 132,935,310
LIABILITIES							
Liabilities							
Accounts payable	$ -	$ -	$ -	$ 12	$ -	$ -	$ 1,200,872
Accrued salaries	-	162,026	193,932	-	-	-	1,965,320
Accrued payroll related costs							
Internal balances	-	-	-	-	149,583	-	157,951
Funds held in escrow	-	-	-	-	-	502,729	502,729
Other liabilities	-	-	-	-	-	-	1,619,715
Unearned income	-	-	-	-	-	-	917,414
Total liabilities	-	162,026	193,932	12	149,583	502,729	6,364,001
DEFERRED INFLOWS OF RESOURCES							
Deferred inflows related to leases	-	-	-	-	-	-	204,224
Deferred taxes and related fees	-	-	-	-	-	-	19,006,144
Total deferred inflows of resources	-	-	-	-	-	-	19,210,368
FUND BALANCE							
Nonspendable	-	-	-	-	-	-	84,477
Restricted	-	-	-	-	-	-	7,688,040
Committed	2,055,399		-	152,000	-		2,976,421
Assigned	-		-	21,188	-		2,079,765
Unassigned	-	(78,949)	(590,893)	-	-	-	93,862,396
Total fund balance	2,055,399	(78,949)	(590,893)	173,188	-	-	107,360,941
Total liabilities, deferred inflows of resources and fund balance	$ 2,055,399	$ 83,077	$ (396,961)	$ 173,200	$ 149,583	$ 502,729	$ 132,935,310

See notes to the financial statements.

ST. CLAIR COUNTY, ILLINOIS
Combining Statement of Revenues, Expenditures, and Changes in Fund Balance
All General Fund Accounts
For the year ended December 31, 2025

	General County	Working Cash	Personal Property Replacement Tax	Geographic Information System	Pari-Mutuel	Tort Liability
REVENUES						
Property taxes	$ 13,309,167	$ -	$ -	$ -	$ -	$ 5,695,635
State income tax	9,416,108	-	-	-	-	-
Personal property replacement tax	-	-	3,719,614	-	-	-
Sales tax	16,428,575	-	-	-	-	-
Other taxes	-	-	-	-	642,990	-
Revenue from federal/state agencies	970,667	-	-	-	-	-
Revenue from local agencies	30,665	-	-	-	-	103,074
Licenses, permits, fines, fees and services	14,245,699	-	-	303,431	93,066	-
Earnings on investments	3,702,706	63,130	76,140	4,089	7,136	326,549
Earnings on investments - leases	4,888	-	-	-	-	-
Miscellaneous revenues	43,349	-	-	-	-	-
	58,151,824	63,130	3,795,754	307,520	743,192	6,125,258
EXPENDITURES						
General government	20,778,585	-	-	284,720	509,607	4,899,886
Public safety	17,604,413	-	-	-	-	-
Judicial	5,465,187	-	-	-	-	-
Public Health	-	-	-	-	-	-
	43,848,185	-	-	284,720	509,607	4,899,886
Excess (deficiency) of revenues over (under) expenditures	14,303,639	63,130	3,795,754	22,800	233,585	1,225,372
Other financing sources (uses)						
Operating transfers-in	451,277	-	-	-	-	-
Operating transfers-out	(1,163,517)	-	(544,637)	-	-	(641,401)
Intra fund transfers (net)	-	-	-	-	-	-
Total other financing sources (uses)	(712,240)	-	(544,637)	-	-	(641,401)
Net changes in fund balances	13,591,399	63,130	3,251,117	22,800	233,585	583,971
Beginning fund balances	72,381,096	1,388,052	6,062,945	46,747	1,073,285	7,104,069
Ending fund balances	$ 85,972,495	$ 1,451,182	$ 9,314,062	$ 69,547	$ 1,306,870	$ 7,688,040

See notes to the financial statements.

ST. CLAIR COUNTY, ILLINOIS
Combining Statement of Revenues, Expenditures, and Changes in Fund Balance
All General Fund Accounts
For the year ended December 31, 2025

	Capital Replacement	MetroLink Security	Dispatching Services	State's Attorney Programs	Payroll Escrow	Pool	Total General Fund
REVENUES							
Property taxes	$ -	$ -	$ -	$ -	$ -	$ -	$ 19,004,802
State income tax	-	-	-	-	-	-	9,416,108
Personal property replacement tax	-	-	-	-	-	-	3,719,614
Sales tax	-	-	-	-	-	-	16,428,575
Other taxes	-	-	-	-	-	-	642,990
Revenue from federal/state agencies	-	-	-	-	-	-	970,667
Revenue from local agencies	-	-	-	-	-	-	133,739
Licenses, permits, fines, fees and services	-	3,086,089	2,126,275	30,644	-	-	19,885,204
Earnings on investments	652,349	1,822	(28,423)	8,745	-	-	4,814,243
Earnings on investments - leases	-	-	-	-	-	-	4,888
Miscellaneous revenues	-	209	-	-	-	-	43,558
	652,349	3,088,120	2,097,852	39,389	-	-	75,064,388
EXPENDITURES							
General government	311,486	-	-	-	-	-	26,784,284
Public safety	-	2,990,824	2,464,388	-	-	-	23,059,625
Judicial	-	-	-	36,996	-	-	5,502,183
Public Health	-	-	-	-	-	-	-
	311,486	2,990,824	2,464,388	36,996	-	-	55,346,092
Excess (deficiency) of revenues over (under) expenditures	340,863	97,296	(366,536)	2,393	-	-	19,718,296
Other financing sources (uses)							
Operating transfers-in	-	-	-	-	-	-	451,277
Operating transfers-out	(1,570,715)	-	-	-	-	-	(3,920,270)
Intra fund transfers (net)	-	-	-	-	-	-	-
Total other financing sources (uses)	(1,570,715)	-	-	-	-	-	(3,468,993)
Net changes in fund balances	(1,229,852)	97,296	(366,536)	2,393	-	-	16,249,303
Beginning fund balances	3,285,251	(176,245)	(224,357)	170,795	-	-	91,111,638
Ending fund balances	$ 2,055,399	$ (78,949)	$ (590,893)	$ 173,188	$ -	$ -	$ 107,360,941

See notes to the financial statements.

ST. CLAIR COUNTY, ILLINOIS
Combining Balance Sheet
Transportation Fund Accounts
For the year ended December 31, 2025

	County Highway	County Bridge	Matching Tax	Motor Fuel Tax	Highway Special Projects	Highway Equipment Trust	Township Motor Fuel Tax	Township Bridge	Highway Payroll	Total Transportation Fund
ASSETS										
Cash	$ 500	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ 500
Equity in cash and investment pool	10,450,204	9,304,634	9,886,486	20,990,291	26,161,412	1,509,597	3,024,987	456,388	-	81,783,999
Accounts receivable	-	-	-	548,963	-	-	125,374	-	-	674,337
Taxes receivable	2,988,778	146,897	1,548,063	-	-	-	-	-	-	4,683,738
Lease receivable	-	-	-	-	-	-	-	-	-	-
Interest receivable	42,800	41,618	41,059	91,012	117,112	5,292	15,078	2,043	-	356,014
Internal balances	(96,066)	34,906	(7,457)	4,363	-	(1,683)	(50,525)	-	121,662	5,200
Inventory	-	-	-	241,745	-	-	-	-	-	241,745
Prepaid expenses	-	-	-	-	-	-	-	-	-	-
Advances to other governments	-	-	-	-	1,200,000	-	-	-	-	1,200,000
Total assets	$ 13,386,216	$ 9,528,055	$ 11,468,151	$ 21,876,374	$ 27,478,524	$ 1,513,206	$ 3,114,914	$ 458,431	$ 121,662	$ 88,945,533
LIABILITIES										
Accounts payable	$ 43,551	$ 1,038,856	$ 3,131,733	$ 807,145	$ -	$ 6,608	$ 18,341	$ -	$ -	$ 5,046,234
Accrued salaries	-	-	-	-	-	-	-	-	121,662	121,662
Funds held in escrow	5,000	-	-	-	-	-	-	-	-	5,000
Total liabilities	48,551	1,038,856	3,131,733	807,145	-	6,608	18,341	-	121,662	5,172,896
DEFERRED INFLOWS OF RESOURCES										
Deferred inflows related to leases	-	-	-	-	-	-	-	-	-	-
Deferred taxes and related fees	2,988,778	146,897	1,548,063	-	-	-	-	-	-	4,683,738
Total deferred inflows of resources	2,988,778	146,897	1,548,063	-	-	-	-	-	-	4,683,738
FUND BALANCE										
Nonspendable	-	-	-	241,745	-	-	-	-	-	241,745
Restricted	10,348,887	8,342,302	6,788,355	20,827,484	27,478,524	1,506,598	3,096,573	458,431	-	78,847,154
	10,348,887	8,342,302	6,788,355	21,069,229	27,478,524	1,506,598	3,096,573	458,431	-	79,088,899
Total liabilities, deferred inflows of resources and fund balance	$ 13,386,216	$ 9,528,055	$ 11,468,151	$ 21,876,374	$ 27,478,524	$ 1,513,206	$ 3,114,914	$ 458,431	$ 121,662	$ 88,945,533

See notes to the financial statements.

ST. CLAIR COUNTY, ILLINOIS
Combining Statement of Revenues, Expenditures, and Changes in Fund Balance
Transportation Fund Accounts
For the year ended December 31, 2025

	County Highway	County Bridge	Matching Tax	Motor Fuel Tax	Highway Special Projects	Highway Equipment Trust	Township Motor Fuel Tax	Township Bridge	Highway Payroll	Total Transportation Fund
REVENUES										
Property taxes	$ 2,911,622	$ 138,426	$ 1,567,664	$ -	$ -	$ -	$ -	$ -	$ -	$ 4,617,712
Motor fuel tax	-	-	-	6,866,527	-	-	1,421,076	-	-	8,287,603
Revenue from federal/state agencies	-	-	-	-	-	-	-	-	-	-
Revenue from local agencies	31,247	36,190	-	128,798	-	1,334,537	12,625	-	-	1,543,397
Licenses, permits, fines, fees and services	125,271	-	-	16,363	-	(146)	-	-	-	141,488
Earnings on investments	435,716	407,290	407,739	887,916	1,143,199	49,801	146,316	19,741	-	3,497,718
Earnings on investments - leases	303	-	-	-	-	-	-	-	-	303
Miscellaneous revenues	85	-	-	36,950	-	18,369	-	-	-	55,404
	3,504,244	581,906	1,975,403	7,936,554	1,143,199	1,402,561	1,580,017	19,741	-	18,143,625
EXPENDITURES										
Transportation	2,520,872	242,447	1,253,258	5,291,122	-	669,094	1,701,712	-	-	11,678,505
	2,520,872	242,447	1,253,258	5,291,122	-	669,094	1,701,712	-	-	11,678,505
Excess of revenues over (under) expenditures	983,372	339,459	722,145	2,645,432	1,143,199	733,467	(121,695)	19,741	-	6,465,120
Other financing sources (uses)										
Operating transfers-out	-	-	-	(1,863,050)	-	-	-	-	-	(1,863,050)
Total other financing sources (uses)	-	-	-	(1,863,050)	-	-	-	-	-	(1,863,050)
Net changes in fund balances	983,372	339,459	722,145	782,382	1,143,199	733,467	(121,695)	19,741	-	4,602,070
Beginning fund balances	9,365,515	8,002,843	6,066,210	20,286,847	26,335,325	773,131	3,218,268	438,690	-	74,486,829
Ending fund balances	$ 10,348,887	$ 8,342,302	$ 6,788,355	$ 21,069,229	$ 27,478,524	$ 1,506,598	$ 3,096,573	$ 458,431	$ -	$ 79,088,899

See notes to the financial statements.

ST. CLAIR COUNTY, ILLINOIS
Combining Balance Sheets - All Nonmajor Governmental Funds
December 31, 2025

	Social Security	Retirement Fund	Sale and Error	Indemnity	Recorder's Office Escrow	Trustee Demolition Fund	Metro-East Park & Recreation	Veteran's Assistance	Office on Aging
ASSETS									
Cash	$ -	$ -	$ -	$ -	$ -	$ -	$ 200	$ 5,000	$ -
Equity in cash and investment pool	2,942,505	16,640,498	501,649	1,003,299	387,392	6,107,768	4,531,791	457,605	7
Accounts receivable	13,209	13,883	115,155	97,250	-	1,006,376	329,171	-	-
Taxes receivable	3,813,659	1,988,752	-	-	-	-	-	525,437	-
Lease receivable	-	-	-	-	-	-	209,116	-	-
Interest receivable	8,721	68,657	2,140	-	1,837	22,837	19,372	2,195	-
Internal balances	20,106	8,835	-	-	-	-	-	396	-
Inventory	-	-	-	-	-	-	-	-	-
Prepaid expenditures	-	-	-	-	-	-	-	-	-
Total assets	$ 6,798,200	$ 18,720,625	$ 618,944	$ 1,100,549	$ 389,229	$ 7,136,981	$ 5,089,650	$ 990,633	$ 7
LIABILITIES									
Accounts payable	$ 1,913	$ -	$ -	$ -	$ 36	$ -	$ 2,860	$ 1,641	$ -
Accrued salaries	-	-	-	-	11,466	-	11,055	21,082	-
Accrued payroll related costs	216,971	264,237	-	-	-	-	-	-	-
Internal balances	-	-	-	-	-	-	9,763	-	-
Unearned income	-	-	-	-	-	-	-	-	-
Total liabilities	218,884	264,237	-	-	11,502	-	23,678	22,723	-
DEFERRED INFLOWS OF RESOURCES									
Deferred inflows related to leases	-	-	-	-	-	-	194,111	-	-
Deferred taxes and related fees	3,813,659	1,988,752	115,155	97,250	-	1,006,376	-	525,437	-
Total deferred inflows of resources	3,813,659	1,988,752	115,155	97,250	-	1,006,376	194,111	525,437	-
FUND BALANCES									
Nonspendable	-	-	-	-	-	-	-	-	-
Restricted	2,765,657	16,467,636	503,789	1,003,299	377,727	6,130,605	4,871,861	442,473	7
Unassigned	-	-	-	-	-	-	-	-	-
Total fund balance	2,765,657	16,467,636	503,789	1,003,299	377,727	6,130,605	4,871,861	442,473	7
Total liabilities, deferred inflows of resources and fund balance	$ 6,798,200	$ 18,720,625	$ 618,944	$ 1,100,549	$ 389,229	$ 7,136,981	$ 5,089,650	$ 990,633	$ 7

See notes to the financial statements.

ST. CLAIR COUNTY, ILLINOIS
Combining Balance Sheets - All Nonmajor Governmental Funds
December 31, 2025

	County Clerk Grants	General Grants	County Health	Landfill Surcharge	Mental Health	Mental Health Grants	Civil Defense Emergency	Emergency Telephone System	Pet Population
ASSETS									
Cash	$ -	$ -	$ 350	$ -	$ -	$ -	$ -	$ 502	$ -
Equity in cash and investment pool	223,761	-	5,186,505	781,343	3,171,333	992,338	731,635	4,564,281	129,847
Accounts receivable	-	4,394,387	1,214,105	106,411	-	119,178	108,100	550,044	-
Taxes receivable	-	-	751,432	-	3,237,373	-	-	-	-
Lease receivable	-	-	-	-	-	-	-	181,717	-
Interest receivable	-	-	22,894	3,080	10,254	4,604	3,310	21,756	585
Internal balances	-	-	85,557	18,411	5,729	-	-	80	-
Inventory	-	-	9,281	-	-	-	-	-	-
Prepaid expenditures	-	-	25,267	-	-	-	-	-	-
Total assets	$ 223,761	$ 4,394,387	$ 7,295,391	$ 909,245	$ 6,424,689	$ 1,116,120	$ 843,045	$ 5,318,380	$ 130,432
LIABILITIES									
Accounts payable	$ -	$ 1,163,844	$ 130,958	$ 3,294	$ 292,628	$ 130,389	$ -	$102,208	$1,730
Accrued salaries	-	-	130,551	4,987	11,768	809	-	30,587	-
Accrued payroll related costs	-	-	-	-	-	-	-	-	-
Internal balances	206,821	2,521,940	1,172	2,285	-	-	10,987	42,861	-
Unearned income	9,275	8,406	198,163	57,281	-	-	-	-	-
Total liabilities	216,096	3,694,190	460,844	67,847	304,396	131,198	10,987	175,656	1,730
DEFERRED INFLOWS OF RESOURCES									
Deferred inflows related to leases	-	-	-	-	-	-	-	174,235	-
Deferred taxes and related fees	-	-	751,432	-	3,237,373	-	-	-	-
Total deferred inflows of resources	-	-	751,432	-	3,237,373	-	-	174,235	-
FUND BALANCES									
Nonspendable	-	-	31,867	-	-	-	-	-	-
Restricted	7,665	700,197	6,051,248	841,398	2,882,920	984,922	832,058	4,968,489	128,702
Unassigned	-	-	-	-	-	-	-	-	-
Total fund balance	7,665	700,197	6,083,115	841,398	2,882,920	984,922	832,058	4,968,489	128,702
Total liabilities, deferred inflows of resources and fund balance	$ 223,761	$ 4,394,387	$ 7,295,391	$ 909,245	$ 6,424,689	$ 1,116,120	$ 843,045	$ 5,318,380	$ 130,432

See notes to the financial statements.

ST. CLAIR COUNTY, ILLINOIS
Combining Balance Sheets - All Nonmajor Governmental Funds
December 31, 2025

	Court Services Accounts									
	Court Automation	Court Document Storage	Electronic Citation	Circuit Clerk Title IV-D BSCE	Maintenance/ Child Support Collection	Foreclosure Mediation	Custody Exchange	Law Library	Bailiff	Total Court Services
ASSETS										
Cash	$ 14,156	$ 13,354	$ 5,254	$ -	$ -	$ -	$ -	$ -	$ 8,853	$ 41,617
Equity in cash and investment pool	3,946,873	814,396	685,836	2,507	1,717	369,806	94,200	3,041,850	1,180,340	10,137,525
Accounts receivable	-	-	-	11,398	-	-	-	-	-	11,398
Taxes receivable	-	-	-	-	-	-	-	-	-	-
Lease receivable	-	-	-	-	-	-	-	-	-	-
Interest receivable	17,058	6,804	3,077	-	44	1,410	220	12,715	6,615	47,943
Internal balances	22,409	13,355	-	4,892	8,373	-	-	10	156	49,195
Inventory	-	-	-	-	-	-	-	-	-	-
Prepaid expenditures	-	-	-	-	-	-	-	-	-	-
Total assets	$ 4,000,496	$ 847,909	$ 694,167	$ 18,797	$ 10,134	$ 371,216	$ 94,420	$ 3,054,575	$ 1,195,964	$ 10,287,678
LIABILITIES										
Accounts payable	$543	$ 229,161	$ -	$ -	$ -	$ 229,164	$125,000	$ 77	$ 396	$ 584,341
Accrued salaries	28,080	36,265	-	2,462	-	-	-	4,431	36,915	108,153
Accrued payroll related costs	-	-	-	-	-	-	-	-	-	-
Internal balances	-	-	-	8,077	-	-	-	-	-	8,077
Unearned income	-	-	-	-	-	-	-	-	-	-
Total liabilities	28,623	265,426	-	10,539	-	229,164	125,000	4,508	37,311	700,571
DEFERRED INFLOWS OF RESOURCES										
Deferred inflows related to leases	-	-	-	-	-	-	-	-	-	-
Deferred taxes and related fees	-	-	-	-	-	-	-	-	-	-
Total deferred inflows of resources	-	-	-	-	-	-	-	-	-	-
FUND BALANCES										
Nonspendable	-	-	-	-	-	-	-	-	-	-
Restricted	3,971,873	582,483	694,167	8,258	10,134	142,052	-	3,050,067	1,158,653	9,617,687
Unassigned	-	-	-	-	-	-	(30,580)	-	-	(30,580)
Total fund balance	3,971,873	582,483	694,167	8,258	10,134	142,052	(30,580)	3,050,067	1,158,653	9,587,107
Total liabilities, deferred inflows of resources and fund balance	$ 4,000,496	$ 847,909	$ 694,167	$ 18,797	$ 10,134	$ 371,216	$ 94,420	$ 3,054,575	$ 1,195,964	$ 10,287,678

See notes to the financial statements.

ST. CLAIR COUNTY, ILLINOIS
Combining Balance Sheets - All Nonmajor Governmental Funds
December 31, 2025

	State's Attorney Title IV-D BSCE	CASA	Children's Advocacy Center	ACCS State's Attorney	State's Attorney Records Automation	State's Attorney Forfeiture	Probation Services	Mental Health Court	Detention Home	Coroner's Fund
ASSETS										
Cash	$ -	$ -	$ -	$ -	$ 111	$ -	$ 7,832	$ 579	$ -	$ -
Equity in cash and investment pool	99,021	5,173	111,426	2,271	171,449	448,565	3,253,187	103,909	785,262	273,340
Accounts receivable	164,754	-	-	-	-	3,502	460,586	-	322,801	-
Taxes receivable	-	-	118,647	-	-	-	-	-	847,480	-
Lease receivable	-	-	-	-	-	-	-	-	-	-
Interest receivable	-	23	342	54	765	1,859	15,657	451	-	1,179
Internal balances	-	-	-	-	-	-	1,043,183	-	217	-
Inventory	-	-	-	-	-	-	-	-	-	-
Prepaid expenditures	-	-	-	-	-	-	-	-	-	-
Total assets	$ 263,775	$ 5,196	$ 230,415	$ 2,325	$ 172,325	$ 453,926	$ 4,780,445	$ 104,939	$ 1,955,760	$ 274,519
LIABILITIES										
Accounts payable	$ 252	$ -	$ 6,750	$ -	$ -	$ 446	$ 3,791	$ -	$ 4,935	$ 1,156
Accrued salaries	26,672	-	-	-	-	-	181,296	-	111,304	1,257
Accrued payroll related costs	-	-	-	-	-	-	-	-	-	-
Internal balances	162,918	-	-	-	-	-	-	-	1,042,095	-
Unearned income	-	-	-	-	-	207,588	-	-	-	-
Total liabilities	189,842	-	6,750	-	-	208,034	185,087	-	1,158,334	2,413
DEFERRED INFLOWS OF RESOURCES										
Deferred inflows related to leases	-	-	-	-	-	-	-	-	-	-
Deferred taxes and related fees	-	-	118,647	-	-	-	-	-	847,480	-
Total deferred inflows of resources	-	-	118,647	-	-	-	-	-	847,480	-
FUND BALANCES										
Nonspendable	-	-	-	-	-	-	-	-	-	-
Restricted	73,933	5,196	105,018	2,325	172,325	245,892	4,595,358	104,939	-	272,106
Unassigned	-	-	-	-	-	-	-	-	(50,054)	-
Total fund balance	73,933	5,196	105,018	2,325	172,325	245,892	4,595,358	104,939	(50,054)	272,106
Total liabilities, deferred inflows of resources and fund balance	$ 263,775	$ 5,196	$ 230,415	$ 2,325	$ 172,325	$ 453,926	$ 4,780,445	$ 104,939	$ 1,955,760	$ 274,519

See notes to the financial statements.

ST. CLAIR COUNTY, ILLINOIS
Combining Balance Sheets - All Nonmajor Governmental Funds
December 31, 2025

							Law Enforcement and Prosecution Programs			
	County Drug Traffic Prevention	Sheriff's DUI Fund	Transportation Safety	Sheriff's Asset Forfeiture	Commissary Fund	Jail Medical	Victim Witness Grant	Domestic Violence Advocate Grant	Stop Grant	Judicial Grant
ASSETS										
Cash	$ -	$ 164	$ -	$ -	$ 24,613	$ 602	$ -	$ -	$ -	$ -
Equity in cash and investment pool	2,283	30,835	1,835	756,404	639,734	1,837	18,618	9,685	-	-
Accounts receivable	-	-	-	13,012	29,205	-	357	23,820	531,491	5,013
Taxes receivable	-	-	-	-	-	-	-	-	-	-
Lease receivable	-	-	-	-	-	-	-	-	-	-
Interest receivable	-	121	8	2,932	2,615	20	-	-	-	-
Internal balances	-	-	-	10,279	167	-	-	-	-	-
Inventory	-	-	-	-	-	-	-	-	-	-
Prepaid expenditures	-	-	-	-	-	-	-	-	-	-
Total assets	$ 2,283	$ 31,120	$ 1,843	$ 782,627	$ 696,334	$ 2,459	$ 18,975	$ 33,505	$ 531,491	$ 5,013
LIABILITIES										
Accounts payable	$ -	$ -	$ -	$ 8,425	$ 2,372	$ -	$ -	$ -	$ 84,768	$ 1,918
Accrued salaries	-	-	-	-	2,196	-	2,318	2,500	22,400	245
Accrued payroll related costs	-	-	-	-	-	-	-	-	-	-
Internal balances	717	-	-	-	-	-	7,972	30,586	477,674	2,895
Unearned income	-	-	-	359,495	-	-	-	-	-	-
Total liabilities	717	-	-	367,920	4,568	-	10,290	33,086	584,842	5,058
DEFERRED INFLOWS OF RESOURCES										
Deferred inflows related to leases	-	-	-	-	-	-	-	-	-	-
Deferred taxes and related fees	-	-	-	-	-	-	-	-	-	-
Total deferred inflows of resources	-	-	-	-	-	-	-	-	-	-
FUND BALANCES										
Nonspendable	-	-	-	-	-	-	-	-	-	-
Restricted	1,566	31,120	1,843	414,707	691,766	2,459	8,685	419	-	-
Unassigned	-	-	-	-	-	-	-	-	(53,351)	(45)
Total fund balance	1,566	31,120	1,843	414,707	691,766	2,459	8,685	419	(53,351)	(45)
Total liabilities, deferred inflows of resources and fund balance	$ 2,283	$ 31,120	$ 1,843	$ 782,627	$ 696,334	$ 2,459	$ 18,975	$ 33,505	$ 531,491	$ 5,013

See notes to the financial statements.

ST. CLAIR COUNTY, ILLINOIS
Combining Balance Sheets - All Nonmajor Governmental Funds
December 31, 2025

(continued)

	States Attorney Grants	Probation Grants	Sheriff Grants	Auto Theft Grants	Total Law Enforcement & Prosecution Grants	Total All Nonmajor Governmental Funds
ASSETS						
Cash	$ -	$ -	$ -	$ -	$ -	$ 81,570
Equity in cash and investment pool	45,680	-	34,069	1,972,009	2,080,061	67,257,674
Accounts receivable	17,056	139,549	53,943	-	771,229	9,843,756
Taxes receivable	-	-	-	-	-	11,282,780
Lease receivable	-	-	-	-	-	390,833
Interest receivable	-	-	-	-	-	266,211
Internal balances	-	-	-	-	-	1,242,155
Inventory	-	-	-	-	-	9,281
Prepaid expenditures	-	-	-	6,600	6,600	31,867
Total assets	$ 62,736	$ 139,549	$ 88,012	$ 1,978,609	$ 2,857,890	$ 90,406,127
LIABILITIES						
Accounts payable	$ -	$ 11,300	$ -	$ 158,750	$ 256,736	$ 2,700,705
Accrued salaries	2,648	13,190	12,513	27,814	83,628	736,811
Accrued payroll related costs	-	-	-	-	-	481,208
Internal balances	59,133	115,061	68,423	-	761,744	4,771,380
Unearned income	-	-	-	1,639,263	1,639,263	2,479,471
Total liabilities	61,781	139,551	80,936	1,825,827	2,741,371	11,169,575
DEFERRED INFLOWS OF RESOURCES						
Deferred inflows related to leases	-	-	-	-	-	368,346
Deferred taxes and related fees	-	-	-	-	-	12,501,561
Total deferred inflows of resources	-	-	-	-	-	12,869,907
FUND BALANCES						
Nonspendable	-	-	-	6,600	6,600	38,467
Restricted	955	-	7,076	146,182	163,317	66,462,210
Unassigned	-	(2)	-	-	(53,398)	(134,032)
Total fund balance	955	(2)	7,076	152,782	116,519	66,366,645
Total liabilities, deferred inflows of resources and fund balance	$ 62,736	$ 139,549	$ 88,012	$ 1,978,609	$ 2,857,890	$ 90,406,127

See notes to the financial statements.

ST. CLAIR COUNTY, ILLINOIS
Combining Statement of Revenues, Expenditures, and Changes in Fund Balances
All Nonmajor Governmental Funds
For the year ended December 31, 2025

	Social Security	Retirement Fund	Sale and Error	Indemnity	Recorders Office Escrow	Trustee Demolition Fund	Metro-East Park & Recreation	Veterans Assistance	Office on Aging
REVENUES									
Property taxes	$ 3,137,161	$ 2,985,981	$ -	$ -	$ -	$ -	$ -	$ 490,523	$ -
Revenue from federal/state agencies	-	-	-	-	-	-	-	-	-
Revenue from local agencies	-	-	-	-	-	1,209,227	1,985,553	-	-
Licenses, permits, fines, fees and services	-	-	322,080	203,400	346,485	-	17,865	-	-
Earnings on investments	105,133	694,916	20,582	6,030	17,912	229,503	188,167	25,706	144
Earnings on investments - leases	-	-	-	-	-	-	4,272	-	-
Miscellaneous revenues	-	-	-	-	-	-	-	-	-
	3,242,294	3,680,897	342,662	209,430	364,397	1,438,730	2,195,857	516,229	144
EXPENDITURES									
General government	2,730,821	2,652,877	92,732	-	356,912	357,723	1,644,554	841,223	7,980
Public safety	-	-	-	-	-	-	-	-	-
Judicial	-	-	-	-	-	-	-	-	-
Public health	-	-	-	-	-	-	-	-	-
Debt service	-	-	-	-	-	-	-	-	-
	2,730,821	2,652,877	92,732	-	356,912	357,723	1,644,554	841,223	7,980
Excess (deficiency) of revenues over (under) expenditures	511,473	1,028,020	249,930	209,430	7,485	1,081,007	551,303	(324,994)	(7,836)
Other financing sources (uses)									
Operating transfers-in	-	544,637	-	-	-	-	-	-	-
Operating transfers-out	(142,675)	(77,072)	(247,877)	(203,400)	-	-	-	-	-
Total other financing sources (uses)	(142,675)	467,565	(247,877)	(203,400)	-	-	-	-	-
Net changes in fund balances	368,798	1,495,585	2,053	6,030	7,485	1,081,007	551,303	(324,994)	(7,836)
Beginning fund balances	2,396,859	14,972,051	501,736	997,269	370,242	5,049,598	4,320,558	767,467	7,843
Ending fund balances	$ 2,765,657	$ 16,467,636	$ 503,789	$ 1,003,299	$ 377,727	$ 6,130,605	$ 4,871,861	$ 442,473	$ 7

See notes to the financial statements.

ST. CLAIR COUNTY, ILLINOIS
Combining Statement of Revenues, Expenditures, and Changes in Fund Balances
All Nonmajor Governmental Funds
For the year ended December 31, 2025

	County Clerk Grants	General Grants	County Health	Landfill Surcharge	Mental Health	Mental Health Grants	Civil Defense Emergency	Emergency Telephone System	Pet Population
REVENUES									
Property taxes	$ -	$ -	$ 746,366	$ -	$ 3,215,696	$ -	$ -	$ -	$ -
Revenue from federal/state agencies	324	4,777,356	4,342,469	-	-	632,166	-	972,509	-
Revenue from local agencies	-	1,040	2,400	-	-	-	-	-	-
Licenses, permits, fines, fees and services	-	45	914,229	533,288	-	-	-	3,771,272	49,248
Earnings on investments	-	-	224,130	29,151	119,357	46,701	32,305	212,386	5,620
Earnings on investments - leases	-	-	-	-	-	-	-	2,679	-
Miscellaneous revenues	-	50,079	1,153	-	88	283,783	-	1,961	-
	324	4,828,520	6,230,747	562,439	3,335,141	962,650	32,305	4,960,807	54,868
EXPENDITURES									
General government	12,838	(34,592)	-	-	-	-	-	-	-
Public safety	-	353,144	-	-	-	-	10,988	4,397,963	34,612
Judicial	-	97,811	-	-	-	-	-	-	-
Public health	-	1,385	6,041,111	290,151	3,037,028	1,027,282	-	-	-
Debt service	-	-	-	-	-	-	-	473,447	-
	12,838	417,748	6,041,111	290,151	3,037,028	1,027,282	10,988	4,871,410	34,612
Excess (deficiency) of revenues over (under) expenditures	(12,514)	4,410,772	189,636	272,288	298,113	(64,632)	21,317	89,397	20,256
Other financing sources (uses)									
Operating transfers-in	-	-	-	-	-	-	-	-	-
Operating transfers-out	-	(4,337,101)	-	-	-	-	-	-	-
Total other financing sources (uses)	-	(4,337,101)	-	-	-	-	-	-	-
Net changes in fund balances	(12,514)	73,671	189,636	272,288	298,113	(64,632)	21,317	89,397	20,256
Beginning fund balances	20,179	626,526	5,893,479	569,110	2,584,807	1,049,554	810,741	4,879,092	108,446
Ending fund balances	$ 7,665	$ 700,197	$ 6,083,115	$ 841,398	$ 2,882,920	$ 984,922	$ 832,058	$ 4,968,489	$ 128,702

See notes to the financial statements.

ST. CLAIR COUNTY, ILLINOIS
Combining Statement of Revenues, Expenditures, and Changes in Fund Balances
All Nonmajor Governmental Funds
For the year ended December 31, 2025

	Court Services Accounts									
	Court Automation	Court Document Storage	Electronic Citation	Circuit Clerk Title IV-D BSCE	Maintenance/ Child Support Collection	Foreclosure Mediation	Custody Exchange	Law Library	Bailiff	Total Court Services
REVENUES										
Property taxes	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Revenue from federal/state agencies	-	-	-	42,247	-	-	-	-	-	42,247
Revenue from local agencies	-	-	-	-	-	-	-	-	-	-
Licenses, permits, fines, fees and services	1,090,247	1,083,130	57,728	-	9,908	146,999	383,813	599,874	1,382,684	4,754,383
Earnings on investments	166,852	74,430	29,958	-	804	13,350	3,960	123,402	63,567	476,323
Earnings on investments - leases	-	-	-	-	-	-	-	-	-	-
Miscellaneous revenues	257	149	-	-	-	-	-	-	-	406
	1,257,356	1,157,709	87,686	42,247	10,712	160,349	387,773	723,276	1,446,251	5,273,359
EXPENDITURES										
General government	-	-	-	-	-	-	-	-	-	-
Public safety	-	-	-	-	-	-	-	-	1,136,347	1,136,347
Judicial	790,445	3,090,575	44,839	63,811	-	247,959	625,000	153,331	-	5,015,960
Public health	-	-	-	-	-	-	-	-	-	-
Debt service	-	-	-	-	-	-	-	-	-	-
	790,445	3,090,575	44,839	63,811	-	247,959	625,000	153,331	1,136,347	6,152,307
Excess (deficiency) of revenues over (under) expenditures	466,911	(1,932,866)	42,847	(21,564)	10,712	(87,610)	(237,227)	569,945	309,904	(878,948)
Other financing sources (uses)										
Operating transfers-in	-	-	-	32,026	-	-	-	-	-	32,026
Operating transfers-out	-	-	-	-	(22,878)	-	-	-	-	(22,878)
Total other financing sources (uses)	-	-	-	32,026	(22,878)	-	-	-	-	9,148
Net changes in fund balances	466,911	(1,932,866)	42,847	10,462	(12,166)	(87,610)	(237,227)	569,945	309,904	(869,800)
Beginning fund balances	3,504,962	2,515,349	651,320	(2,204)	22,300	229,662	206,647	2,480,122	848,749	10,456,907
Ending fund balances	$ 3,971,873	$ 582,483	$ 694,167	$ 8,258	$ 10,134	$ 142,052	$ (30,580)	$ 3,050,067	$ 1,158,653	$ 9,587,107

See notes to the financial statements.

ST. CLAIR COUNTY, ILLINOIS
Combining Statement of Revenues, Expenditures, and Changes in Fund Balances
All Nonmajor Governmental Funds
For the year ended December 31, 2025

	State's Attorney Title IV-D BSCE	CASA	Children's Advocacy Center	ACCS State's Attorney	State's Attorney Records Automation	State's Attorney Forfeiture	Probation Services	Mental Health Court	Detention Home	Coroner's Fund
REVENUES										
Property taxes	$ -	$ -	$ 101,168	$ -	$ -	$ -	$ -	$ -	$ 798,577	$ -
Revenue from federal/state agencies	753,628	-	-	-	-	74,659	1,870,932	-	1,278,537	-
Revenue from local agencies	-	-	-	-	-	-	394,733	-	366,870	-
Licenses, permits, fines, fees and services	-	116	-	-	1,841	1,938	195,491	8,727	-	122,075
Earnings on investments	-	224	3,974	500	7,460	18,207	150,967	4,379	24,803	11,369
Earnings on investments - leases	-	-	-	-	-	-	-	-	-	-
Miscellaneous revenues	-	-	-	-	-	-	149	-	98	-
	753,628	340	105,142	500	9,301	94,804	2,612,272	13,106	2,468,885	133,444
EXPENDITURES										
General government	-	-	-	-	-	-	-	-	-	-
Public safety	-	-	-	-	-	-	2,402,475	-	2,159,823	78,795
Judicial	735,407	-	82,000	10,000	-	19,531	-	-	-	-
Public health	-	-	-	-	-	-	-	-	-	-
Debt service	-	-	-	-	-	-	-	-	-	-
	735,407	-	82,000	10,000	-	19,531	2,402,475	-	2,159,823	78,795
Excess (deficiency) of revenues over (under) expenditures	18,221	340	23,142	(9,500)	9,301	75,273	209,797	13,106	309,062	54,649
Other financing sources (uses)										
Operating transfers-in	-	-	-	-	-	-	-	-	-	-
Operating transfers-out	-	-	-	-	-	-	(13,334)	-	-	-
Total other financing sources (uses)	-	-	-	-	-	-	(13,334)	-	-	-
Net changes in fund balances	18,221	340	23,142	(9,500)	9,301	75,273	196,463	13,106	309,062	54,649
Beginning fund balances	55,712	4,856	81,876	11,825	163,024	170,619	4,398,895	91,833	(359,116)	217,457
Ending fund balances	$ 73,933	$ 5,196	$ 105,018	$ 2,325	$ 172,325	$ 245,892	$ 4,595,358	$ 104,939	$ (50,054)	$ 272,106

See notes to the financial statements.

ST. CLAIR COUNTY, ILLINOIS
Combining Statement of Revenues, Expenditures, and Changes in Fund Balances
All Nonmajor Governmental Funds
For the year ended December 31, 2025

							Law Enforcement and Prosecution Programs			
	County Drug Traffic Prevention	Sheriff's DUI Fund	Transportation Safety	Sheriff's Asset Forfeiture	Commissary fund	Jail Medical	Victim Witness Grant	Domestic Violence Advocate Grant	Stop Grant	Judicial Grant
REVENUES										
Property taxes	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Revenue from federal/state agencies	-	-	-	61,314	-	-	49,305	65,721	623,247	132,199
Revenue from local agencies	-	-	-	-	-	-	-	-	-	-
Licenses, permits, fines, fees and services	28	5,106	-	455,008	323,322	8,206	-	-	-	-
Earnings on investments	99	1,173	80	28,408	26,327	147	488	-	-	-
Earnings on investments - leases	-	-	-	-	-	-	-	-	-	-
Miscellaneous revenues	-	2,550	-	26,220	90	-	-	-	-	-
	127	8,829	80	570,950	349,739	8,353	49,793	65,721	623,247	132,199
EXPENDITURES										
General government	-	-	-	-	-	-	-	-	-	-
Public safety	-	393	-	288,857	320,114	7,049	-	-	248,125	-
Judicial	-	-	-	-	-	-	49,374	65,422	481,166	132,244
Public health	-	-	-	-	-	-	-	-	-	-
Debt service	-	-	-	-	-	-	-	-	-	-
	-	393	-	288,857	320,114	7,049	49,374	65,422	729,291	132,244
Excess (deficiency) of revenues over (under) expenditures	127	8,436	80	282,093	29,625	1,304	419	299	(106,044)	(45)
Other financing sources (uses)										
Operating transfers-in	-	-	-	-	-	-	-	-	39,038	-
Operating transfers-out	-	-	-	-	-	-	-	-	-	-
Total other financing sources (uses)	-	-	-	-	-	-	-	-	39,038	-
Net changes in fund balances	127	8,436	80	282,093	29,625	1,304	419	299	(67,006)	(45)
Beginning fund balances	1,439	22,684	1,763	132,614	662,141	1,155	8,266	120	13,655	-
Ending fund balances	$ 1,566	$ 31,120	$ 1,843	$ 414,707	$ 691,766	$ 2,459	$ 8,685	$ 419	$ (53,351)	$ (45)

See notes to the financial statements.

ST. CLAIR COUNTY, ILLINOIS
Combining Statement of Revenues, Expenditures, and Changes in Fund Balances
All Nonmajor Governmental Funds
For the year ended December 31, 2025

(continued)

	States Attorney Grants	Probation Grants	Sheriff Grants	Auto Theft Grants	Law Enforcement & Prosecution Grants	Total All Nonmajor Governmental Funds	Budgetary Basis	Final Budget
REVENUES								
Property taxes	$ -	$ -	$ -	$ -	$ -	$ 11,475,472	$ 11,475,469	$ 10,880,350
Revenue from federal/state agencies	446,269	429,780	301,284	2,383,646	4,431,451	19,237,592	15,361,978	22,993,645
Revenue from local agencies	-	-	(1,320)	-	(1,320)	3,958,503	3,182,826	2,092,000
Licenses, permits, fines, fees and services	-	-	38,136	-	38,136	12,072,289	12,621,081	11,589,424
Earnings on investments	65	-	110	72,331	72,994	2,785,178	2,367,668	1,138,590
Earnings on investments - leases	-	-	-	-	-	6,951	-	-
Miscellaneous revenues	-	-	-	135	135	366,712	316,228	1,075,015
	446,334	429,780	338,210	2,456,112	4,541,396	49,902,697	45,325,250	49,769,024
EXPENDITURES								
General government	-	-	-	-	-	8,663,068	12,066,316	19,358,351
Public safety	-	429,782	343,080	2,370,619	3,391,606	14,582,167	14,668,488	19,843,305
Judicial	444,250	-	-	-	1,172,456	7,133,164	6,704,951	10,777,025
Public health	-	-	-	-	-	10,396,958	10,340,825	15,316,120
Debt service	-	-	-	-	-	473,447	473,448	492,915
	444,250	429,782	343,080	2,370,619	4,564,062	41,248,804	44,254,028	65,787,716
Excess (deficiency) of revenues over (under) expenditures	2,084	(2)	(4,870)	85,493	(22,666)	8,653,893	1,071,222	(16,018,692)
Other financing sources (uses)								
Operating transfers-in	-	-	-	-	39,038	615,701	615,701	706,518
Operating transfers-out	-	-	-	-	-	(5,044,337)	(487,489)	(355,369)
Total other financing sources (uses)	-	-	-	-	39,038	(4,428,636)	128,212	351,149
Net changes in fund balances	2,084	(2)	(4,870)	85,493	16,372	4,225,257	$ 1,199,434	$ (15,667,543)
Beginning fund balances	(1,129)	-	11,946	67,289	100,147	62,141,388		
Ending fund balances	$ 955	$ (2)	$ 7,076	$ 152,782	$ 116,519	$ 66,366,645		

See notes to the financial statements.

ST. CLAIR COUNTY, ILLINOIS
Combining Balance Sheet
Internal Service Funds
December 31, 2025

	Employees' Medical Trust Fund	Unemployment Trust	Public Building Commission	Total
ASSETS				
Current assets				
Cash	$ 150,000	$ -	$ 525,029	$ 675,029
Equity in cash and investment pool	-	504,967	-	504,967
Investments	-	-	43,132,308	43,132,308
Accounts receivable	2,363,002	105	196,926	2,560,033
Lease receivable	-	-	180,230	180,230
Interest receivable	4,492	1,974	187,495	193,961
Due from other funds	-	15	-	15
Net investment in direct financing leases	-	-	1,485,749	1,485,749
Prepaid expenses	-	-	1,052	1,052
Total current assets	2,517,494	507,061	45,708,789	48,733,344
Restricted assets				
Cash	-	-	13,333,086	13,333,086
Investments	-	-	910,073	910,073
Escrow deposits	-	-	890,442	890,442
Total restricted assets	-	-	15,133,601	15,133,601
Noncurrent assets				
Lease receivable	-	-	993,135	993,135
Net investment in direct financing leases	-	-	31,644,282	31,644,282
Net OPEB asset	17,153	-	227,375	244,528
Net pension asset	121,113	-	1,717,074	1,838,187
Capital assets	-	-	6,284,567	6,284,567
Total noncurrent assets	138,266	-	40,866,433	41,004,699
Deferred outflows of resources				
Deferred outflows related to OPEB liability	(749)	-	7,441	6,692
Deferred outflows related to pension	34,364	-	373,093	407,457
Deferred charges on refinancing	-	-	202,631	202,631
Total outflows of resources	33,615	-	583,165	616,780
Total assets and deferred outflows of resources	$ 2,689,375	$ 507,061	$ 102,291,988	$ 105,488,424

See notes to the financial statements.

ST. CLAIR COUNTY, ILLINOIS
Combining Balance Sheet
Internal Service Funds
(continued)
December 31, 2025

	Employees' Medical Trust Fund	Unemployment Trust	Public Building Commission	Total
LIABILITIES				
Current liabilities				
Accounts payable	$ 46,218	$ -	$ 1,841,737	$ 1,887,955
Accrued payroll	12,678	-	102,829	115,507
Accrued payroll related costs	-	5,838	250,997	256,835
Accrued interest	-	-	124,085	124,085
Due from other funds	104,110	-	-	104,110
Other liabilities	1,359,094	-	-	1,359,094
Unearned revenues	188,954	-	231,484	420,438
Revenue bonds - current	-	-	1,025,000	1,025,000
Total current liabilities	1,711,054	5,838	3,576,132	5,293,024
Noncurrent liabilities				
Internal balances	-	-	(17,887,552)	(17,887,552)
Funds held in escrow	-	-	80,689	80,689
Revenue bonds	-	-	32,686,447	32,686,447
Total noncurrent liabilities	-	-	14,879,584	14,879,584
Total liabilities	1,711,054	5,838	18,455,716	20,172,608
Deferred inflows of resources				
Unamortized gain on refinancing	-	-	1,754,401	1,754,401
Deferred inflows related to leases	-	-	1,122,958	1,122,958
Deferred inflows related to OPEB	4,758	-	50,868	55,626
Deferred inflows related to pensions	157,819	-	1,561,700	1,719,519
	162,577	-	4,489,927	4,652,504
Total liabilities and deferred inflows of resources	1,873,631	5,838	22,945,643	24,825,112
NET POSITION				
Net investment in capital assets	-	-	6,284,567	6,284,567
Restricted	-	501,223	15,133,601	15,634,824
Unrestricted	815,744	-	57,928,177	58,743,921
	$ 815,744	$ 501,223	$ 79,346,345	$ 80,663,312

See notes to the financial statements.

ST. CLAIR COUNTY, ILLINOIS
Combining Statement of Revenues, Expenses, and Changes in Net Position
Internal Service Funds
For the year ended December 31, 2025

	Employees' Medical Trust Fund	Unemployment Trust	Public Building Commission	Total
Operating revenues				
Insurance premiums	$ 15,842,748	$ 76,000	$ -	$ 15,918,748
Operating lease income	-	-	12,098,281	12,098,281
Operating lease interest income	-	-	31,042	31,042
Capital lease interest income	-	-	1,485,741	1,485,741
Parking fees	-	-	198,410	198,410
Phone and vending commissions	-	-	637,850	637,850
Intergovernmental revenues	-	-	100,626	100,626
Total revenue	15,842,748	76,000	14,551,950	30,470,698
Expenses				
Insurance claims and premiums	16,370,326	12,971	-	16,383,297
Post employment benefit contribution	205,830	-	-	205,830
Payroll and related costs	256,263	-	3,274,068	3,530,331
Custodial supplies and services	-	-	1,648,566	1,648,566
Repairs, maintenance, and renovation	-	-	6,535,162	6,535,162
Utilities and telephone	-	-	1,820,285	1,820,285
Other	1,040,371	-	52,040	1,092,411
Depreciation	-	-	77,788	77,788
Interest expense	-	-	1,128,558	1,128,558
Total expenses	17,872,790	12,971	14,536,467	32,422,228
Operating income (loss)	(2,030,042)	63,029	15,483	(1,951,530)
Other income				
Bond proceeds	-	-	15,000,260	15,000,260
Bond issuance costs	-	-	(653,785)	(653,785)
Earnings on investments	71,109	19,668	1,536,127	1,626,904
	71,109	19,668	15,882,602	15,973,379
Net income (loss)	(1,958,933)	82,697	15,898,085	14,021,849
Net position - beginning of year	2,774,677	418,526	63,448,260	66,641,463
	$ 815,744	$ 501,223	$ 79,346,345	$ 80,663,312

See notes to the financial statements.

ST. CLAIR COUNTY, ILLINOIS
Combining Statement of Cash Flows
Internal Service Funds
For the year ended December 31, 2025

	Employees' Medical Trust Fund	Unemployment Trust	Public Building Commission	Total
CASH FLOWS FROM OPERATING ACTIVITIES				
Payments from customers	$ 1,947,182	$ 14,072	$ 936,886	$ 2,898,140
Payments from interfund services provided	14,079,725	62,828	13,735,497	27,878,050
Payments to vendors	(17,614,554)	(19,940)	(10,727,624)	(28,362,118)
Payments to employees	(254,774)	-	(2,203,501)	(2,458,275)
Net cash provided (used) by operating activities	(1,842,421)	56,960	1,741,258	(44,203)
CASH FLOWS FROM NON-CAPITAL FINANCING ACTIVITIES				
Interest paid	-	-	(976,746)	(976,746)
Payments on behalf of business-type activities	-	-	(1,484,297)	(1,484,297)
Net cash provided (used) by non-capital investing activities	-	-	(2,461,043)	(2,461,043)
CASH FLOWS FROM CAPITAL AND RELATED FINANCING ACTIVITIES				
Net proceeds from bonding activity and related leases	-	-	15,000,260	15,000,260
Capital Expenditures	-	-	(53,501)	(53,501)
	-	-	14,946,759	14,946,759
CASH FLOWS FROM INVESTING ACTIVITIES				
Investment interest	72,910	19,289	1,358,724	1,450,923
Investments	-	-	(21,650,387)	(21,650,387)
Net cash provided (used) by investing activities	72,910	19,289	(20,291,663)	(20,199,464)
Net increase (decrease) in cash and cash equivalents	(1,769,511)	76,249	(6,064,689)	(7,757,951)
Cash and cash equivalents - beginning of year	1,919,511	428,718	20,752,188	23,100,417
Cash and cash equivalents - end of year	$ 150,000	$ 504,967	$ 14,687,499	$ 15,342,466

See notes to the financial statements.

ST. CLAIR COUNTY, ILLINOIS
Combining Statement of Cash Flows
Internal Service Funds
(continued)
For the year ended December 31, 2025

	Employees' Medical Trust Fund	Unemployment Trust	Public Building Commission	Total
RECONCILIATION OF OPERATING INCOME (LOSS) TO CASH PROVIDED (USED) BY OPERATING ACTIVITIES				
Operating income (loss)	$ (2,030,042)	$ 63,029	$ 15,483	$ (1,951,530)
Adjustments to reconcile				
Depreciation and amortization	-	-	77,788	77,788
Interest expense related to direct financing leases	-	-	1,128,558	1,128,558
Changes in assets and liabilities:				-
(Increase) decrease in accounts receivable	(429,298)	53	(34,476)	(463,721)
(Increase) decrease in lease receivable	-	-	175,567	175,567
(Increase) decrease in net investment in direct leases	-	-	147,773	147,773
Decrease (increase) in due prepaid expenses	-	-	67	67
Decrease (increase) in due from other funds	133,543	814	-	134,357
Decrease (increase) in deferred outflows	85,534	-	825,221	910,755
Increase (decrease) in accounts payable	(20,511)	-	354,453	333,942
Increase (decrease) in accrued wages and related costs	1,489	(6,936)	30,466	25,019
Increase (decrease) in other liabilities	500,851	-	(4,924)	495,927
Increase (decrease) in unearned income	(4,621)	-	15,695	11,074
Increase (decrease) in net OPEB liability/asset	(5,642)	-	(43,844)	(49,486)
Increase (decrease) in net pensionliability/asset	(147,739)	-	(1,490,992)	(1,638,731)
Increase (decrease) in deferred inflows	74,015	-	544,423	618,438
Net cash provided (used) by operating activities	$ (1,842,421)	$ 56,960	$ 1,741,258	$ (44,203)
SCHEDULE OF NON-CASH FINANCING AND INVESTNG ACTIVITIES				
Increase (decrease) in market value of investments	$ (4,846)	$ (2,835)	$ -	$ (7,681)
Interest paid on bonds from escrowed funds			148,282	148,282
Bond financing-cost of issuance			653,785	653,785

See notes to the financial statements.

ST. CLAIR COUNTY, ILLINOIS
Combining Balance Sheet
Fiduciary Funds - Custodial Funds
December 31, 2025

	County Collector's Property Tax Fund	County Trustee	Tax Redemption and Revolving Delinquent Tax Accounts	Circuit Clerk Traffic	Unclaimed Bond Placement	Inmate Personal Accounts	Arbitration Fund
ASSETS							
Cash	$ 1,195,735	$ 1,231,325	$ 924,521	$ 1,980,288	$ -	$ 1,718,591	$ 2,000
Equity in cash and investment pool	-	-	-	-	119,038	-	69,368
Investments	-	-	-	106,296	-	-	-
Interest receivable	15	-	-	-	-	-	-
Total assets	$ 1,195,750	$ 1,231,325	$ 924,521	$ 2,086,584	$ 119,038	$ 1,718,591	$ 71,368
LIABILITIES							
Accounts payable	$ 1,426	$ -	$ -	$ 4,805	$ 476	$ 80,033	$ -
Due to units of government	-	-	-	140,127	-	-	-
Funds held in escrow	-	-	-	-	-	1,638,558	-
Total liabilities	1,426	-	-	144,932	476	1,718,591	-
Net position - restricted	$ 1,194,324	$ 1,231,325	$ 924,521	$ 1,941,652	$ 118,562	$ -	$ 71,368

See notes to the financial statements.

ST. CLAIR COUNTY, ILLINOIS
Combining Balance Sheet
Fiduciary Funds - Custodial Funds
December 31, 2025

	Inheritance Tax	Condemnation Fund	Estates of Deceased Persons	County Escheat	Total
ASSETS					
Cash	$ -	$ -	$ -	$ -	$ 7,052,460
Equity in cash and investment pool	-	115,443	98,931	9,821	$ 412,601
Investments	-	-	-	-	106,296
Interest receivable	-	527	443	44	1,029
Total assets	$ -	$ 115,970	$ 99,374	$ 9,865	$ 7,572,386
LIABILITIES					
Accounts payable	$ -	$ -	$ -	$ -	$ 86,740
Due to units of government	-	-	-	-	140,127
Funds held in escrow	-	-	-	-	1,638,558
Total liabilities	-	-	-	-	1,865,425
Net position - restricted	$ -	$ 115,970	$ 99,374	$ 9,865	$ 5,706,961

See notes to the financial statements.

ST. CLAIR COUNTY, ILLINOIS
Combining Statement of Changes in Net Position
- Custodial Funds
for the Year Ended December 31, 2025

	County Collector's Property Tax Fund	County Trustee	Tax Redemption and Revolving Delinquent Tax Accounts	Circuit Clerk Traffic	Unclaimed Bond Placement	Inmate Personal Accounts	Arbitration Fund
ADDITIONS							
Investment income							
Interest, dividends and other investment earnings	$ 1,982,761	$ 23,944	$ 5,835	$ 107,019	$ 515	$ -	$ 302
Revenues							
Property taxes	481,114,235	-	13,438,069	-	-	-	-
Collection costs/ penalties	3,657,529	3,749,387	-	-	-	-	-
Unclaimed property receipts	-	-	-	-	73,486	-	-
Deposits from inmates	-	-	-	-	-	1,892,095	-
Overpayments	489,384	-	-	-	-	-	-
Fines and fees	-	-	-	14,087,062		-	366,800
Bond proceeds	-	-	-	(51,075)	-	-	-
Court ordered payments	-	-	-	90,890	-	-	-
Total revenue	485,261,148	3,749,387	13,438,069	14,126,877	73,486	1,892,095	366,800
Total additions	487,243,909	3,773,331	13,443,904	14,233,896	74,001	1,892,095	367,102
DEDUCTIONS							
Program supplies and expenses	-	-	-	-	-	1,544,618	-
Refunds	2,552,816	1,088,314	13,688,996	671,891	-	347,477	-
Court ordered payments	43,344	-	-	-	-	-	-
Distributions to governments	484,821,482	2,059,621	-	14,304,868	-	-	335,624
Total deductions	487,417,642	3,147,935	13,688,996	14,976,759	-	1,892,095	335,624
Change in net position	(173,733)	625,396	(245,092)	(742,863)	74,001	-	31,478
Net position - restricted, beginning of the year	1,368,057	605,929	1,169,613	2,684,515	44,561	-	39,890
Net position - restricted, end of the year	$ 1,194,324	$ 1,231,325	$ 924,521	$ 1,941,652	$ 118,562	$ -	$ 71,368

See notes to the financial statements.

ST. CLAIR COUNTY, ILLINOIS
Combining Statement of Changes in Net Position
- Custodial Funds
for the Year Ended December 31, 2025

	Inheritance Tax	Condemnation Fund	Estates of Deceased Persons	County Escheat	Total
ADDITIONS					
Investment income					
Interest, dividends and other investment earnings	$ -	$ 718	$ 4,324	$ 427	$ 2,125,845
Revenues					
Property taxes	-	-	-	-	494,553,972
Collection costs/ penalties	-	-	-	-	7,406,916
Unclaimed property receipts	-	-	-	-	73,486
Deposits from inmates	-	-	-	-	1,892,095
Overpayments	-	-	-	-	489,384
Fines and fees	-	-	-	-	14,453,862
Bond proceeds	-	-	-	-	(51,075)
Court ordered payments	-	297,668	-	-	388,558
Total revenue	-	297,668	-	-	519,207,198
Total additions	-	298,386	4,324	427	521,333,043
DEDUCTIONS					
Program supplies and expenses	-	-	-	-	1,544,618
Refunds	-	290,468	-	-	18,639,962
Court ordered payments	-	-	-	-	43,344
Distributions to governments	-	-	-	-	501,521,595
Total deductions	-	290,468	-	-	521,749,519
Change in net position	-	7,918	4,324	427	(416,476)
Net position - restricted, beginning of the year	-	108,052	95,050	9,438	6,123,437
Net position - restricted, end of the year	$ -	$ 115,970	$ 99,374	$ 9,865	$ 5,706,961

See notes to the financial statements.

STATISTICAL SECTION

ST. CLAIR COUNTY, ILLINOIS
Governmental-wide Expenses by Function
(in thousands)
(unaudited)

	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016
Governmental activities										
General government	$ 19,966	$ 35,714	$ 25,390	$ 20,792	$ 19,565	$ 20,454	$ 20,228	$ 21,872	$ 21,441	$ 21,899
Public safety	64,094	51,552	41,156	46,770	36,652	35,507	40,149	37,779	38,496	36,176
Judicial	18,486	15,991	11,154	13,979	9,022	10,143	11,905	12,127	12,560	12,677
Public health	13,276	11,993	11,053	11,449	12,229	9,960	10,195	10,181	10,309	11,130
Transportation	14,086	11,467	12,996	14,096	13,047	10,308	11,360	12,279	12,005	13,274
Interest on long-term debt	953	521	522	372	389	962	466	468	502	710
	130,861	127,238	102,271	107,458	90,904	87,334	94,303	94,706	95,313	95,866
Business-type activities										
Belle-Clair Fairgrounds Park	837	802	590	-	-	-	-	-	-	-
Airport operations	26,945	25,503	20,692	24,769	23,048	18,365	19,512	20,629	19,430	18,402
Special items	-	-	279	2,570	-	-	-	-	-	-
	27,782	26,305	21,561	27,339	23,048	18,365	19,512	20,629	19,430	18,402
	$ 158,643	$ 153,543	$ 123,832	$ 134,797	$ 113,952	$ 105,699	$ 113,815	$ 115,335	$ 114,743	$ 114,268

Changes that impact comparability

2024 Governmental activities prior period adjustment of $734,000 for land asset addition (2023 is not restated here)

2023 Implementation of GASB 96 - Subscription-based IT arrangements

2022 Implementation of GASB 87 - Leases

2017 Implementation of GASB 74 - Accounting and Financial Reporting for Other Post-Employment Benefits (OPEB)

ST. CLAIR COUNTY, ILLINOIS
Government-wide Revenues
(in thousands)
(Unaudited)

	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016
Governmental activities										
Property taxes	$ 50,834	$ 50,968	$ 46,714	$ 44,504	$ 42,645	$ 41,283	$ 40,001	$ 38,796	$ 37,803	$ 31,696
Sales taxes	16,584	15,657	15,361	16,225	15,350	11,251	10,198	10,272	9,673	9,461
Personal property replacement tax	3,720	4,356	7,245	9,779	5,088	2,659	3,092	2,393	2,472	2,840
State income tax	9,416	8,950	8,360	8,538	7,330	5,795	6,092	5,274	4,967	5,252
Other taxes	643	541	478	422	347	189	266	229	210	198
Charges for goods and services	36,145	37,523	33,040	30,700	33,540	31,626	30,042	30,839	29,965	25,638
Operating grants and contributions	44,079	32,761	25,879	20,095	30,907	17,729	12,673	11,951	11,297	12,982
Motor fuel tax	8,288	8,175	7,845	11,102	10,862	10,821	5,592	4,901	4,668	4,753
Capital grants and contributions	1,387	1,055	5,540	58	84	1,314	1,600	1,751	7,704	2,504
Earnings on investments	14,092	14,058	11,561	(977)	(171)	1,463	3,268	2,118	1,135	1,149
Miscellaneous	466	1,005	604	250	26	62	24	616	13	87
	185,654	175,049	162,627	140,696	146,008	124,192	112,848	109,140	109,907	96,560
Business-type activities										
Charges for goods and services	13,153	11,425	11,943	14,715	16,262	5,956	7,917	9,067	7,173	5,341
Operating grants and contributions		-	13	2	3,989	3,864	374	349	99	-
Capital grants and contributions	9,652	9,454	37,994	38,314	7,849	743	1,364	1,054	2,070	484
Earnings on investments	369	468	327	191	39	12	19	19	18	38
Miscellaneous	-	(165)	(3)	4	3	168	-	(35)	-	-
Other grant contributions	-	-	273	2,143	-	-	-	-	-	-
	23,174	21,182	50,547	55,369	28,142	10,743	9,674	10,454	9,360	5,863
	$ 208,828	$ 196,231	$ 213,174	$ 196,065	$ 174,150	$ 134,935	$ 122,522	$ 119,594	$ 119,267	$ 102,423

Changes that impact comparability

2024 Business-type activities prior period adjustment of ($7.6) million for 2023 grant Accounts Receiveable overstatement (2023 not restated here)

2022 prior period adjustment of $8.5 million for 2021 grant revenue reported as operating grants (2021 is not restated here)

2022 Implementation of GASB 87 - Leases

ST. CLAIR COUNTY, ILLINOIS
Revenues and Expenditures by Function
All Primary Governmental Funds*
Budgetary Basis
(unaudited)

	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016
Revenues										
Property taxes	$ 50,834,054	$ 50,968,483	$ 46,713,853	$ 44,504,104	$ 44,170,064	$ 39,760,006	$ 40,000,577	$ 38,795,901	$ 37,802,882	$ 31,696,239
Sales tax	16,359,017	15,484,821	15,629,218	15,992,957	14,400,339	10,671,063	10,361,643	10,143,688	9,589,247	9,528,813
State income tax	9,376,644	8,829,472	8,304,290	8,472,119	7,201,145	5,941,147	5,819,235	5,235,722	5,633,293	5,365,741
Personal property replacement tax	3,679,978	4,573,467	7,792,149	9,366,065	4,628,984	2,636,825	2,950,316	2,373,078	2,610,321	2,471,792
Hotel/motel tax	-	-	-	-	-	-	-	-	-	-
Pari-mutuel tax	34,815	33,768	28,884	28,429	23,841	19,084	43,040	44,575	42,074	47,321
Video gaming tax	602,174	498,756	443,809	392,416	302,393	182,441	217,843	182,971	163,883	146,968
Motor fuel tax	8,233,379	8,197,599	7,854,165	8,086,017	7,809,198	8,004,658	5,218,390	5,046,616	4,558,743	4,733,886
Revenue from federal/ state agencies	16,439,130	15,566,731	14,062,128	45,318,298	42,651,070	18,768,235	14,220,089	12,355,928	11,229,299	8,408,021
Revenue from local agencies	3,513,446	4,028,744	4,278,214	3,804,199	3,325,502	2,883,448	3,759,382	6,804,023	4,177,061	6,224,056
Licenses, permits, fines, fees, and services	32,664,969	33,335,155	32,557,573	30,086,738	32,201,333	27,497,318	27,634,405	24,792,532	23,069,660	21,691,721
Earnings on investments	10,775,824	10,751,746	7,599,097	2,176,614	502,815	1,025,671	2,592,359	1,164,932	1,150,783	969,345
Miscellaneous revenues	527,245	1,312,451	652,160	298,551	134,707	79,477	124,364	362,234	42,842	38,738
	$ 153,040,675	$ 153,581,193	$ 145,915,540	$ 168,526,507	$ 157,351,391	$ 117,469,373	$ 112,941,643	$ 107,302,200	$ 100,070,088	$ 91,322,641
Expenditures										
General government	$ 57,350,791	$ 61,690,093	$ 44,945,297	$ 54,741,307	$ 49,433,976	$ 44,943,860	$ 41,948,449	$ 45,570,067	$ 41,300,306	$ 42,361,520
Public safety	51,051,552	36,620,722	33,756,293	33,216,954	30,549,628	26,564,345	26,479,074	26,903,645	22,633,468	20,410,658
Judicial	12,508,170	9,657,574	10,124,488	9,000,661	8,606,097	11,128,895	9,306,714	7,931,756	7,713,001	7,534,873
Public health	10,471,702	10,812,082	11,336,203	10,800,577	11,948,666	9,625,248	9,390,031	8,894,765	10,162,488	10,674,532
Transportation	10,443,046	10,842,893	9,966,311	9,572,492	8,814,646	10,015,021	8,225,949	8,689,559	18,051,316	11,427,007
Debt service	5,311,947	5,790,273	5,790,333	5,791,085	5,784,440	6,138,384	6,239,914	6,241,698	6,239,881	6,243,834
	$ 147,137,208	$ 135,413,637	$ 115,918,925	$ 123,123,076	$ 115,137,453	$ 108,415,753	$ 101,590,131	$ 104,231,490	$ 106,100,460	$ 98,652,424

*Governmental funds include the General, Special Revenue, and Debt Service fund types of the Primary Government.

ST. CLAIR COUNTY, ILLINOIS
Net Position by Component
(Government-Wide Basis)
(unaudited)

	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016
Governmental activities										
Net investment in capital assets	$ 151,899,983	$ 150,363,374	$ 140,280,985	$ 135,725,102	$ 128,771,100	$ 127,464,844	$ 126,449,407	$ 128,587,961	$ 128,017,195	$ 121,647,109
Restricted	236,932,221	227,372,867	176,676,315	170,461,406	178,721,071	153,055,690	133,516,247	119,706,431	104,511,651	109,923,310
Unrestricted	71,621,000	49,463,572	76,519,153	37,787,423	21,625,461	(836,675)	(8,964,668)	(8,826,120)	(1,215,662)	(4,275,870)
Total governmental activities net position	$ 460,453,204	$ 427,199,813	$ 393,476,453	$ 343,973,931	$ 329,117,632	$ 279,683,859	$ 251,000,986	$ 239,468,272	$ 231,313,184	$ 227,294,549
Business-type activities										
Net investment in capital assets	$ 167,051,764	$ 154,439,300	$ 144,582,836	$ 103,835,372	$ 80,263,744	$ 76,956,682	$ 78,309,363	$ 82,326,156	$ 86,181,075	$ 89,754,539
Restricted	1,466,386	814,910	1,605,354	1,099,832	589,399	1,403,995	984,154	527,265	1,446,241	1,060,992
Unrestricted	5,647,002	1,980,880	8,919,167	10,334,289	(3,476,874)	(11,110,072)	(12,595,820)	(13,328,868)	(14,207,196)	(15,880,139)
Total business-type activities net position	$ 174,165,152	$ 157,235,090	$ 155,107,357	$ 115,269,493	$ 77,376,269	$ 67,250,605	$ 66,697,697	$ 69,524,553	$ 73,420,120	$ 74,935,392
Primary government										
Net investment in capital assets	$ 318,951,747	$ 304,802,674	$ 284,863,821	$ 239,560,474	$ 209,034,844	$ 204,421,526	$ 204,758,770	$ 210,914,117	$ 214,198,270	$ 211,401,648
Restricted	238,398,607	228,187,777	178,281,669	171,561,238	179,310,470	154,459,685	134,500,401	120,233,696	105,957,892	110,984,302
Unrestricted	77,268,002	51,444,452	85,438,320	48,121,712	18,148,587	(11,946,747)	(21,560,488)	(22,154,988)	(15,422,858)	(20,156,009)
Total primary government net position	$ 634,618,356	$ 584,434,903	$ 548,583,810	$ 459,243,424	$ 406,493,901	$ 346,934,464	$ 317,698,683	$ 308,992,825	$ 304,733,304	$ 302,229,941

Changes that impact comparability

2023 Implementation of GASB 96 - Subscription-based IT arrangements

2022 Implementation of GASB 87 - Leases

2017 Implementation of GASB 74 - Accounting and Financial Reporting for Other Post-Employment Benefits (OPEB)

ST. CLAIR COUNTY, ILLINOIS
Assessed, Equalized, and Estimated Value of Taxable Property
(in thousands)
(unaudited)

Fiscal year extended & collected	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016
Tax year	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015
Real property										
Estimated actual value	$ 20,558,337	$ 18,500,832	$ 16,687,023	$ 15,572,526	$ 14,940,693	$ 14,395,938	$ 13,892,304	$ 13,455,324	$ 13,190,769	$ 12,836,067
Locally assessed values	$ 6,852,779	$ 6,166,944	$ 5,562,341	$ 5,190,842	$ 4,980,231	$ 4,798,646	$ 4,630,768	$ 4,485,108	$ 4,396,923	$ 4,278,689
Equalized assessed values without TIFs	$ 6,240,844	$ 5,605,434	$ 5,108,631	$ 4,743,287	$ 4,533,896	$ 4,498,250	$ 4,230,718	$ 4,100,051	$ 4,012,754	$ 3,924,750
Less:										
"1790" homestead exemption	(302,867)	(305,038)	(311,187)	(312,938)	(320,383)	(324,152)	(326,291)	(335,120)	(337,036)	(343,279)
Senior citizen homestead exemption	(101,626)	(100,468)	(99,430)	(95,748)	(94,487)	(93,574)	(92,820)	(92,295)	(89,574)	(88,785)
P.A. 83-533	-	-	-	-	-	-	-	-	-	-
Senior citizen freeze	(96,549)	(77,025)	(54,214)	(47,077)	(39,987)	(37,361)	(35,142)	(31,273)	(31,721)	(31,842)
Veteran's exemptions/freeze	(550,529)	(425,215)	(354,914)	(298,998)	(247,918)	(208,994)	(178,220)	(144,000)	(117,789)	(98,059)
Other exemptions	(577)	(724)	(517)	(524)	(611)	(817)	(832)	(850)	(830)	(915)
Disabled persons	(4,561)	(4,583)	(4,604)	(4,787)	(4,401)	(4,562)	(4,716)	(4,615)	(4,280)	(4,250)
Home improvement exemption	-	-	-	-	-	-	-	-	-	-
Billing value before railroad	5,184,135	4,692,381	4,283,765	3,983,215	3,826,109	3,828,790	3,592,697	3,491,898	3,431,524	3,357,620
State assessed railroad EAV	86,605	89,129	82,101	74,491	67,659	64,978	60,846	56,392	56,574	56,850
Total equalized real property used for taxes	$ 5,270,740	$ 4,781,510	$ 4,365,866	$ 4,057,706	$ 3,893,768	$ 3,893,768	$ 3,653,543	$ 3,548,290	$ 3,488,098	$ 3,414,470
TIF/Enterprise zone values	$ 636,458	$ 571,830	$ 494,268	$ 460,452	$ 463,402	$ 440,758	$ 419,889	$ 399,840	$ 392,315	$ 373,640
Ratio of equalized asessed value to locally assessed value-non-agricultural	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

ST. CLAIR COUNTY, ILLINOIS
Property Tax Extensions and Collections
(unaudited)

Fiscal year extended & collected Tax year	2025 2024	2024 2023	2023 2022	2022 2021	2021 2020	2020/2021 2019	2019 2018	2018 2017	2017 2016	2016 2015
Original extension	$ 50,256,507	$ 48,943,534	$ 47,125,154	$ 44,566,286	$ 42,793,015	$ 41,412,331	$ 40,204,118	$ 39,031,186	$ 37,898,189	$ 32,045,321
Billing adjustments	(197,472)	(258,338)	(237,627)	(89,405)	(166,212)	(329,186)	(169,184)	(248,630)	(200,741)	(242,269)
Final Extension	50,059,035	48,685,196	46,887,527	44,476,881	42,626,803	41,083,145	40,034,934	38,782,556	37,697,448	31,803,052
Collections	49,772,253	48,449,185	46,702,232	44,316,574	42,397,554	40,947,225	39,869,033	38,623,984	37,517,378	31,608,599
Taken by County Trustee/forfeited	$ 286,782	$ 236,011	$ 185,295	$ 160,307	$ 229,249	$ 135,920	$ 165,901	$ 158,572	$ 180,070	$ 194,453
Percent collected	99.43%	99.52%	99.60%	99.64%	99.46%	99.67%	99.59%	99.59%	99.52%	99.39%
Back taxes collected*	$ 147,049	$ 95,990	$ 248,205	$ 134,726	$ 71,796	$ 102,470	$ 53,433	$ 57,367	$ 90,143	$ (12,927)

*Back taxes collected by the Trustee on behalf of the County are not recorded by tax year and accordingly cannot be reported by tax year. In addition, these are net of prior year refunds. Back tax refunds in excess of those collected are refunded from current year taxes.

NOTE: Due to the Pandemic, collection of some of the 2019 taxes were not collected until 2021.