

**CEFCU**  
**April 30, 2021**

**ASSETS**

Loans		\$4,897,035,078
Consumer	\$1,927,269,356	
First Mortgage	2,299,765,593	
Credit Card	100,179,498	
Member Business (2,540 Loans)	569,820,631	
Undisbursed Loans		(8,631,336)
Deferred Loan Fees		(3,653,919)
Reserve for Loan Losses		<u>(32,520,212)</u>
Net Loans		\$4,852,229,611
Investments and Cash		\$2,685,745,371
Investments Held to Maturity (Market Value \$19,383,000)	19,383,000	
Investments Available for Sale	1,620,277,800	
Cash and Cash Receivable	1,040,677,092	
Service Organization	5,407,479	
Interest Receivable		17,335,848
Property and Property Improvements		67,135,998
DP Equipment and Software		9,330,008
Other Fixed Assets		6,552,242
Real Estate Owned (Net of \$212,119 Valuation Reserve)		2,445,065
NCUA Share Insurance Fund		59,799,639
Prepaid Insurance and Other Assets		<u>26,631,244</u>
<b>TOTAL ASSETS</b>		<b><u>\$7,727,205,026</u></b>

**INCOME**

	<u>This Month</u>	<u>Last Month</u>	<u>Year-to-Date</u>
Loan Interest	\$16,504,365	\$17,223,965	\$66,670,030
Investment Interest	1,096,007	1,166,721	4,593,023
Overdraft Charges	503,474	556,402	2,214,236
Asset Gains (Losses)	19,917	22,746	36,227
Other	4,031,482	3,803,118	14,158,783
Total	<u>\$22,155,245</u>	<u>\$22,772,952</u>	<u>\$87,672,299</u>

**EXPENSE**

Salaries	\$4,632,296	\$4,734,270	\$17,736,468
Payroll Related	2,190,686	2,062,955	8,327,164
Loan Loss Provision	746,552	1,334,773	4,031,682
Occupancy and Equipment	1,600,388	1,764,887	6,492,393
Communications	515,704	434,868	1,931,633
Electronic Services	665,167	566,925	2,452,122
Member Education	689,622	721,086	2,596,252
Other	2,295,103	2,488,610	8,923,379
Total	<u>\$13,335,518</u>	<u>\$14,108,374</u>	<u>\$52,491,093</u>
Net Income Before			
Dividends	\$8,819,727	\$8,664,578	\$35,181,206
Dividends	<u>2,738,038</u>	<u>2,845,368</u>	<u>11,238,396</u>
<b>NET INCOME</b>	<b><u>\$6,081,689</u></b>	<b><u>\$5,819,210</u></b>	<b><u>\$23,942,810</u></b>

**LIABILITIES AND EQUITY**

Savings		\$6,902,738,580
Shares	\$2,844,765,260	
Term Certificates	1,448,064,562	
IMMA	1,615,351,776	
Checking	380,227,340	
IRA	585,508,850	
Public Unit Shares	23,432,227	
Christmas Club	5,388,565	
Accrued Dividends on Savings		1,316,400
Accrued Salaries and Other Liabilities		199,691,962
Reserves		623,458,084
Regular	244,631,337	
Undivided Earnings	378,826,747	
<b>TOTAL LIABILITIES AND EQUITY</b>		<b><u>\$7,727,205,026</u></b>

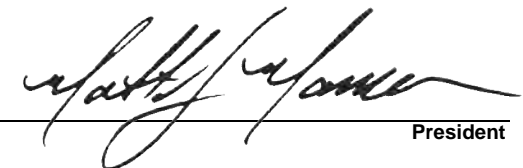
**COMPARATIVE ANALYSIS**

	<u>This Month</u>	<u>Last Month</u>	<u>Avg. Last 12 Months</u>
Assets	\$7,727,205,026	\$7,665,870,121	\$7,089,176,792
Dividends *	2,738,038	2,845,368	5,671,439
Loans Granted	183,090,681	190,070,342	165,836,571
Loans Repaid	163,387,744	190,285,063	150,275,590
Net Incr. in Undiv. Earn. *	4,614,708	4,934,127	2,967,956
Average Savings Balance	19,013	18,914	17,651
Average Loan Balance	33,868	33,845	33,325
Loans to Savings	70.8%	71.1%	77.3%
Reserves to Loans	13.4%	13.4%	13.9%
Number of Members	363,055	361,652	355,902
Number of Borrowers	144,591	144,136	145,758

\* Includes Extraordinary Dividend

**LOAN ACCOUNT SUMMARY**

	<u>Number</u>	<u>Amount</u>
Current and less than 60 days delinquent	188,095	\$4,883,459,454
60 to 179 days delinquent	760	8,772,952
180 to 359 days delinquent	122	2,870,286
360 days and greater delinquent	32	1,932,386
	<u>189,009</u>	<u>\$4,897,035,078</u>

  
President