## CEFCU October 31, 2021

<u>ASSETS</u>			LIABILITIES AND EQUITY
	\$4.0E9.600.430	Covings	

Investments and Cash	Loans Consumer First Mortgage Credit Card Member Business (2,020 Loans) Undisbursed Loans Deferred Loan Fees Reserve for Loan Losses Net Loans	•	\$2,055,450,563 2,250,159,081 107,436,885 545,643,899	\$4,958,690,428 (6,184,805) (3,417,782) (32,520,212) \$4,916,567,629	Savings Shares Term Certificates IMMA Checking IRA Public Unit Shares Christmas Club		\$2,193,960,230 1,353,142,422 1,702,446,842 959,438,899 584,238,943 15,481,155 951,884	\$6,809,660,375		
Market Value \$10,107,000   10,107,000   Reserves   1,027,522,700   Reserves   254,805,868   Cash and Cash Receivable   706,388,407   5,838,475   TOTAL LIABILITIES AND EQUITY   \$7,655,309,750	Investments and Cash									
Interest Receivable Properly and Properly Improvements DP Equipment and Software Cheer Fixed Asserts Real Estate Owned (Net of \$77, 150 Valuation Reserve) (Net of \$77, 150 Valuation Reserve) (NEU & Share Insurance Fund Prepaid Insurance and Other Assets  TOTAL ASSETS    10	(Market Value \$10,107,000) Investments Available for Sale Cash and Cash Receivable		1,827,522,700 706,388,402		Regular Undivided Earnings					
NCUA Share Insurance and Other Assets   25,896,947   25,896,947   25,896,947   25,896,947   26,2059   2471,990   26,853,09,750   240,0018   37,655,309,750   240,0018   37,655,309,750   2471,990   26,853,679   2471,990   26,853,679   2471,990   26,853,679   2471,990   24,818   37,655,309,750   24,719,90   35,666,102   24,719,90   26,853,679   24,719,90   26,853,679   24,719,90   26,853,679   24,719,90   26,853,679   24,719,90   26,853,679   24,719,90   26,853,679   24,719,90   26,853,679   24,719,90   26,853,679   24,719,90   26,853,679   24,913,90	Property and Property Improvement DP Equipment and Software Other Fixed Assets Real Estate Owned			66,461,363 8,924,772 6,313,188	TOTAL LIABILITIES AND EQ		<u>Valysis</u>	\$7,655.309.750		
Prepaid Insurance and Other Assets   25,896,947		erve)		62 400 470				Ava Last		
TOTAL ASSETS    NCOME   S7,655,309,750   S7,655,309,750   S7,601,894,031   S7,479,088,393   S2,661,002   S7,655,309,750   S7,601,894,031   S7,479,088,393   S2,661,002   S7,601,894,031   S7,479,088,393   S2,661,002   S7,601,894,031   S7,479,088,393   S2,661,002   S7,601,894,031   S7,479,088,393   S2,661,002   S7,601,894,003   S7,601,894,031   S7,679,088,393   S2,694,002   S2,661,002   S2,610,002   S2,610,0		ats				This Month	Last Month	_		
INCOME	Topula madranos una suloi 7 los	, C		20,000,041		\$7,655,309,750	\$7,601,894,031	\$7,479,088,393		
INCOME	TOTAL ASSETS			\$7,655,309,750						
Net Incr. in Undiv. Earn.*   5.352.567   5.524.932   2.481.390										
Average Loan Balance   33,604   33,659   33,695   32,695   36,59							5,524,932	2,461,390		
This Month		INCOME								
Loan Interest \$16,880,657 \$16,549,602 \$167,017,410 Reserves to Loans \$13.9% \$13.8% \$13.8% \$13.7% Investment Interest 904,415 950,542 10,455,714 Number of Members 368,339 368,516 362,662 Number of Members 368,339 368,516 Number of Members		This Month	Look Manth	Vees to Date						
Investment Interest 904,415 950,542 10,455,714	Loan Interest									
Number of Borrowers   147,563   147,557   146,015										
Other Total         4,100,619 \$22,819,873         4,013,096 \$22,888,693         38,102,378 \$22,24247,505         * Includes Extraordinary Dividend           EXPENSE           LOAN ACCOUNT SUMMARY           Salaries         \$4,567,263         \$4,428,569         \$45,082,970         Payroll Related         2,491,878         2,085,798         21,511,140         Current and less than 60 days delinquent         Number         Amount           Loan Loss Provision         498,239         600,635         7,276,138         Current and less than 60 days delinquent         194,057         \$4,938,816,177           Occupancy and Equipment         1,724,357         1,638,551         16,405,458         60 to 179 days delinquent         1,188         13,144,545           Communications         477,844         540,676         4,740,718         180 to 359 days delinquent         115         4,138,263           Electronic Services         715,524         650,564         6,307,964         360 days and greater delinquent         28         2,591,443           Member Education         713,092         2,176,492         25,976,035         195,388         \$4,958,690,428           Total         \$13,259,717         \$12,956,434         \$135,016,146         \$195,388         \$4,958,690,428           Net Income Before					Number of Borrowers	147,563	147,557	146,015		
Salaries   \$4,567,263   \$4,428,569   \$45,082,970   Salaries   \$2,970   Salaries   \$2,071   Salaries   \$2,970   Salaries   \$2	Asset Gains (Losses)	46,694	228,978							
Salaries   \$4,567,263   \$4,428,569   \$45,082,970   Payroll Related   2,491,878   2,085,798   21,511,140   Loan Loss Provision   498,239   600,635   7,276,138   Current and less than 60 days delinquent   194,057   \$4,938,816,177   Cocupancy and Equipment   1,724,357   1,638,551   16,405,458   60 to 179 days delinquent   1,188   13,144,545					* Includes Extraordinary Div	* Includes Extraordinary Dividend				
Salaries \$4,567,263 \$4,428,569 \$45,082,970 Payroll Related 2,491,878 2,085,798 21,511,140 Loan Loss Provision 498,239 600,635 7,276,138 Current and less than 60 days delinquent 1,188 13,144,545 Communications 477,844 540,676 4,740,718 180 to 359 days delinquent 115 4,138,263 Electronic Services 715,524 650,564 6,307,964 Member Education 713,092 835,149 7,715,703 Other 2,071,520 2,176,492 25,976,055 Total \$13,259,717 \$12,956,434 \$135,016,146  Net Income Before Dividends \$9,560,156 \$9,632,259 \$89,231,359 Dividends \$2,420,509 2,471,990 26,853,679	Total	\$22,819,873	\$22,588,693	\$224,247,505						
Payroll Related         2,491,878         2,085,798         21,511,140           Loan Loss Provision         498,239         600,635         7,276,138         Current and less than 60 days delinquent         194,057         \$4,938,816,177           Occupancy and Equipment         1,724,357         1,638,551         16,405,458         60 to 179 days delinquent         1,188         13,144,545           Communications         477,844         540,676         4,740,718         180 to 359 days delinquent         115         4,138,263           Electronic Services         715,524         650,564         6,307,964         360 days and greater delinquent         28         2,591,443           Member Education         713,092         835,149         7,715,703         360 days and greater delinquent         2         195,388         \$4,958,690,428           Total         \$13,259,717         \$12,956,434         \$135,016,146         \$195,388         \$4,958,690,428           Net Income Before         Dividends         \$9,560,156         \$9,632,259         \$89,231,359           Dividends         2,420,509         2,471,990         26,853,679		EXPENSE				LOAN ACCOUNT SUMMARY				
Loan Loss Provision         498,239         600,635         7,276,138         Current and less than 60 days delinquent         194,057         \$4,938,816,177           Occupancy and Equipment Communications         1,724,357         1,638,551         16,405,458         60 to 179 days delinquent         1,188         13,144,545           Communications         477,844         540,676         4,740,718         180 to 359 days delinquent         115         4,138,263           Electronic Services         715,524         650,564         6,307,964         360 days and greater delinquent         28         2,591,443           Member Education Other         2,071,520         2,176,492         25,976,055         360 days and greater delinquent         195,388         \$4,958,690,428           Total         \$13,259,717         \$12,956,434         \$135,016,146           Net Income Before Dividends         \$9,560,156         \$9,632,259         \$89,231,359           Dividends         2,420,509         2,471,990         26,853,679										
Occupancy and Equipment         1,724,357         1,638,551         16,405,458         60 to 179 days delinquent         1,188         13,144,545           Communications         477,844         540,676         4,740,718         180 to 359 days delinquent         115         4,138,263           Electronic Services         715,524         650,564         6,307,964         360 days and greater delinquent         28         2,591,443           Member Education Other         2,071,520         2,176,492         25,976,055         360 days and greater delinquent         195,388         \$4,958,690,428           Net Income Before Dividends         \$9,560,156         \$9,632,259         \$89,231,359         \$89,231,359         \$9,560,156         \$9,632,259         \$89,231,359         \$1,20,200<										
Communications         477,844         540,676         4,740,718         180 to 359 days delinquent         115         4,138,263           Electronic Services         715,524         650,564         6,307,964         360 days and greater delinquent         28         2,591,443           Member Education Other         2,071,520         2,176,492         25,976,055         360 days and greater delinquent         195,388         \$4,958,690,428           Total         \$13,259,717         \$12,956,434         \$135,016,146         \$135,016,146         \$4,958,690,428           Net Income Before Dividends         \$9,560,156         \$9,632,259         \$89,231,359         \$89,231,359         \$4,958,690,428           Dividends         \$1,420,509         2,471,990         26,853,679         \$4,740,718         \$4,740,718         \$4,740,718         \$4,958,690,428						s delinquent				
Electronic Services 715,524 650,564 6,307,964 360 days and greater delinquent 28 2,591,443  Member Education 713,092 835,149 7,715,703  Other 2,071,520 2,176,492 25,976,055  Total \$13,259,717 \$12,956,434 \$135,016,146   Net Income Before Dividends \$9,560,156 \$9,632,259 \$89,231,359  Dividends \$9,560,156 \$9,632,259 \$89,231,359  Dividends \$2,420,509 2,471,990 26,853,679										
Member Education Other         713,092 2,071,520 2,176,492 25,976,055         835,149 7,715,703 25,976,055         195,388 \$4,958,690,428           Total         \$13,259,717         \$12,956,434         \$135,016,146           Net Income Before Dividends         \$9,560,156 \$9,632,259 \$89,231,359 26,853,679         \$89,231,359 26,853,679           Dividends         2,420,509 2,471,990 26,853,679         \$1,471,990 26,853,679						ent				
Other Total     2,071,520 \$13,259,717     2,176,492 \$25,976,055 \$135,016,146       Net Income Before Dividends     \$9,560,156 \$9,632,259 \$89,231,359 \$2,420,509 \$2,471,990 \$26,853,679					oor ania min diomo, aniida					
Net Income Before         \$9,560,156         \$9,632,259         \$89,231,359           Dividends         2,420,509         2,471,990         26,853,679							195,388	\$4,958,690,428		
Dividends         \$9,560,156         \$9,632,259         \$89,231,359           Dividends         2,420,509         2,471,990         26,853,679	Total	\$13,259,717	\$12,956,434	\$135,016,146						
Dividends         \$9,560,156         \$9,632,259         \$89,231,359           Dividends         2,420,509         2,471,990         26,853,679	Not Income Paters									
Dividends <u>2,420,509</u> <u>2,471,990</u> <u>26,853,679</u>		\$0.5E0 456	ED 622 250	\$90 224 2E0						
11.1 11.00 ML 37,13.047 37,100.205 302,377,000	NET INCOME	\$7,139,647	\$7,160,269	\$62,377,680		afaff fu	James			

President