

**CEFCU**  
**November 30, 2021**

**ASSETS**

Loans		\$4,942,300,544
Consumer	\$2,060,922,310	
First Mortgage	2,236,340,649	
Credit Card	111,377,612	
Member Business (1,983 Loans)	533,659,973	
Undisbursed Loans		(4,793,067)
Deferred Loan Fees		(3,355,128)
Reserve for Loan Losses		<u>(32,520,212)</u>
Net Loans		\$4,901,632,137
Investments and Cash		\$2,549,131,228
Investments Held to Maturity (Market Value \$10,107,000)	10,107,000	
Investments Available for Sale	1,916,108,280	
Cash and Cash Receivable	617,204,845	
Service Organization	5,711,103	
Interest Receivable		16,407,848
Property and Property Improvements		66,487,189
DP Equipment and Software		9,057,609
Other Fixed Assets		6,458,186
Real Estate Owned (Net of \$65,600 Valuation Reserve)		1,870,202
NCUA Share Insurance Fund		62,409,170
Prepaid Insurance and Other Assets		<u>25,881,033</u>
<b>TOTAL ASSETS</b>		<b><u>\$7,639,334,602</u></b>

**INCOME**

	<u>This Month</u>	<u>Last Month</u>	<u>Year-to-Date</u>
Loan Interest	\$16,717,095	\$16,880,657	\$183,734,505
Investment Interest	853,432	904,415	11,309,146
Overdraft Charges	826,875	887,488	7,771,957
Asset Gains (Losses)	(19,816)	46,694	1,707,105
Other	3,714,779	4,100,619	41,817,158
Total	<u>\$22,092,365</u>	<u>\$22,819,873</u>	<u>\$246,339,871</u>

**EXPENSE**

Salaries	\$4,408,411	\$4,567,263	\$49,491,381
Payroll Related	2,219,683	2,491,878	23,730,823
Loan Loss Provision	525,775	498,239	7,801,913
Occupancy and Equipment	1,637,165	1,724,357	18,042,624
Communications	439,018	477,844	5,179,736
Electronic Services	732,836	715,524	7,040,800
Member Education	660,509	713,092	8,376,212
Other	1,831,070	2,071,520	27,807,125
Total	<u>\$12,454,467</u>	<u>\$13,259,717</u>	<u>\$147,470,614</u>

Net Income Before			
Dividends	\$9,637,898	\$9,560,156	\$98,869,257
Dividends	<u>2,204,240</u>	<u>2,420,509</u>	<u>29,057,919</u>
<b>NET INCOME</b>	<b><u>\$7,433,658</u></b>	<b><u>\$7,139,647</u></b>	<b><u>\$69,811,338</u></b>

**LIABILITIES AND EQUITY**

Savings		\$6,791,615,360
Shares	\$2,194,621,802	
Term Certificates	1,343,282,271	
IMMA	1,716,501,623	
Checking	939,340,816	
IRA	581,211,568	
Public Unit Shares	13,750,459	
Christmas Club	2,906,821	
Accrued Dividends on Savings		1,058,749
Accrued Salaries and Other Liabilities		185,456,707
Reserves		661,203,786
Regular	256,491,311	
Undivided Earnings	404,712,475	
<b>TOTAL LIABILITIES AND EQUITY</b>		<b><u>\$7,639,334,602</u></b>

**COMPARATIVE ANALYSIS**

	<u>This Month</u>	<u>Last Month</u>	<u>Avg. Last 12 Months</u>
Assets	\$7,639,334,602	\$7,655,309,750	\$7,533,286,513
Dividends *	2,204,240	2,420,509	5,188,685
Loans Granted	155,331,432	159,870,058	172,784,545
Loans Repaid	171,509,503	168,153,974	165,585,816
Net Incr. in Undiv. Earn. *	5,748,215	5,352,567	2,472,784
Average Savings Balance	18,397	18,487	18,436
Average Loan Balance	33,496	33,604	33,701
Loans to Savings	72.7%	72.7%	73.3%
Reserves to Loans	14.1%	13.9%	13.7%
Number of Members	369,161	368,339	363,797
Number of Borrowers	147,549	147,563	146,111

\* Includes Extraordinary Dividend

**LOAN ACCOUNT SUMMARY**

	<u>Number</u>	<u>Amount</u>
Current and less than 60 days delinquent	195,057	\$4,920,350,058
60 to 179 days delinquent	1,362	15,018,398
180 to 359 days delinquent	107	3,880,144
360 days and greater delinquent	33	3,051,944
	<u>196,559</u>	<u>\$4,942,300,544</u>

  
President