CEFCU August 31, 2023

ASSETS LIABILITIES AND EQUITY

Section Sect								
Investments and Cash S1,471,833,749 Accured Salaries and Other Liabilities S5,452,009 Investments Hold to Maturity (Market Value \$5,495,000 1.227,868,777 1.227,878,787,787,787,787,787,787,787,787,	Consumer First Mortgage Credit Card Member Business (2,089 Loans Undisbursed Loans Deferred Loan Fees Reserve for Loan Losses)	2,362,915,416 135,943,082	(5,342,871) (3,011,674) (59,031,133)	Shares Term Certificates IMMA Checking IRA Public Unit Shares		1,340,651,078 1,461,763,325 976,122,693 548,165,277 5,332,111	\$6,523,184,940
Market Value \$5.495,000 5.495,000 1.237,869,774 221,552,883 225,218,165 225,218,165 226,218,165 221,552,883 226,218,165 22				\$1,471,833,749				, ,
Interest Receivable 25,646,509 Properly and Properly Improvements 63,265,610 DF Equipment and Software 6,966,635 COMPARATIVE ANALYSIS COMPARATIVE	(Market Value \$5,495,000) Investments Available for Sale Cash and Cash Receivable		1,237,869,774 221,552,683		Regular			795,701,367
Interest Receivable 25,646,509 70 70 70 70 70 70 70	Service Organization		0,910,292		TOTAL LIABILITIES AND FOLITY			\$7 /17 500 12/
Noul of \$139,305 Valuation Reserve Noul Askin Insurance and Other Assets	Property and Property Improvements DP Equipment and Software			63,265,610 6,966,635	TOTAL LIABILITIES AND EQ	OH f		\$7,417,309,124
NCUA Share Insurance Fund				845,571	COMPARATIVE ANALYSIS			
Prepaid Insurance and Other Assets	NCUA Share Insurance Fund	,		62.906.263				Avg. Last
TOTAL ASSETS	Prepaid Insurance and Other Assets		42.010.265		This Month	Last Month		
Name of Borrowers Name	·				Dividends * Loans Granted Loans Repaid	\$7,417,509,124 6,835,562 191,523,171 162,822,382	\$7,513,330,491 6,667,557 188,362,240 150,133,325	\$7,616,945,685 7,838,518 191,175,378 150,379,921
This Month Last Month Year-to-Date Loans to Savings 88.9% 87.3% 82.8% Investment Interest \$24,184,015 \$23,544,077 \$176,259,354 Reserves to Loans 14.7% 14.6% 13.9% 14.7% 14.6% 13.9% 14.7% 14.6% 13.9% 14.7% 14.6% 13.9% 14.7% 14.6% 13.9% 14.7% 14.6% 13.9% 14.7% 14.6% 13.9% 14.7% 14.6% 14.6% 13.9% 14.7% 14.6% 14.		INCOME			Average Savings Balance	16,711	16,977	17,564
Other Total 3,869,421 \$3,865,720 \$31,288,385 \$30,683,891 * Includes Extraordinary Dividend EXPENSE Salaries \$5,338,425 \$5,334,056 \$41,772,801 Payroll Related 2,267,413 1,552,105 13,624,423 Current and less than 60 days delinquent Number Amount Loan Loss Provision 2,565,404 2,454,860 17,137,543 Current and less than 60 days delinquent 212,991 \$5,759,065,142 Occupancy and Equipment 1,784,958 1,799,884 14,521,888 60 to 179 days delinquent 60 to 179 days delinquent 2,761 37,848,689 Communications 540,115 479,133 4,127,559 180 to 359 days delinquent 421 8,393,781 Electronic Services 846,187 815,420 6,623,280 360 days and greater delinquent 53 1,699,647 Other 2,394,144 2,858,226 20,278,752 Total \$16,542,560 \$16,108,668 \$124,497,447 \$2,0278,752 20,278,752 \$2,807,007,259 Net Income Before Dividends \$15,058,875 \$14,575,223 \$108,585,377 \$108,585,377	Investment Interest Overdraft Charges	\$24,184,015 3,147,490 392,445	\$23,544,077 2,914,227 347,792	\$176,259,354 21,582,666 3,901,793	Loans to Savings Reserves to Loans Number of Members	88.9% 14.7% 390,347	87.3% 14.6% 389,464	82.8% 13.9% 384,488
Salaries		·		/	* Includes Extraordinary Div	idond		
Salaries \$5,338,425 \$5,334,056 \$41,772,801 Payroll Related 2,267,413 1,552,105 13,624,423 Loan Loss Provision 2,565,404 2,454,860 17,137,543 Current and less than 60 days delinquent 212,991 \$5,759,065,142 Occupancy and Equipment 1,784,958 1,799,884 14,521,888 60 to 179 days delinquent 2,761 37,848,689 Communications 540,115 479,133 4,127,559 180 to 359 days delinquent 421 8,393,781 Electronic Services 846,187 815,420 6,623,280 360 days and greater delinquent 53 1,699,647 Member Education 805,914 814,984 6,411,201 Other 2,394,144 2,858,226 20,278,752 Total \$16,542,560 \$16,108,668 \$124,497,447 Net Income Before Dividends \$15,058,875 \$14,575,223 \$108,585,377					includes Extraordinary Div	iderid		
Salaries \$5,338,425 \$5,334,056 \$41,772,801 Payroll Related 2,267,413 1,552,105 13,624,423 Loan Loss Provision 2,565,404 2,454,860 17,137,543 Current and less than 60 days delinquent 212,991 \$5,759,065,142 Occupancy and Equipment 1,784,958 1,799,884 14,521,888 60 to 179 days delinquent 2,761 37,848,689 Communications 540,115 479,133 4,127,559 180 to 359 days delinquent 421 8,393,781 Electronic Services 846,187 815,420 6,623,280 360 days and greater delinquent 53 1,699,647 Member Education 805,914 814,984 6,411,201 6,411,201 2,394,144 2,858,226 20,278,752 216,226 \$5,807,007,259 Total \$16,542,560 \$16,108,668 \$124,497,447 \$10,858,5377 \$10,858,5377 \$10,858,5377	<u>EXPENSE</u>				I OAN ACCOUNT	SUMMARY		
Payroll Related 2,267,413 1,552,105 13,624,423 Current and less than 60 days delinquent Number Amount Loan Loss Provision 2,565,404 2,454,860 17,137,543 Current and less than 60 days delinquent 212,991 \$5,759,065,142 Occupancy and Equipment 1,784,958 1,799,884 14,521,888 60 to 179 days delinquent 2,761 37,848,689 Communications 540,115 479,133 4,127,559 180 to 359 days delinquent 421 8,393,781 Electronic Services 846,187 815,420 6,623,280 360 days and greater delinquent 53 1,699,647 Member Education 805,914 814,984 6,411,201 421 2,858,226 20,278,752 216,226 \$5,807,007,259 Total \$16,542,560 \$16,108,668 \$124,497,447 \$16,542,560 \$16,108,668 \$124,497,447 \$16,542,560 \$16,542,560 \$16,542,560 \$16,542,560 \$10,558,875 \$10,558,875 \$10,558,577 \$10,558,577 \$10,558,577 \$10,558,577 \$10,558,577 \$10,558,577 \$10,558,577 \$10,55	Salaries	\$5,338,425	\$5,334,056	\$41,772,801				
Loan Loss Provision 2,565,404 2,454,860 17,137,543 Current and less than 60 days delinquent 212,991 \$5,759,065,142 Occupancy and Equipment 1,784,958 1,799,884 14,521,888 60 to 179 days delinquent 2,761 37,848,689 Communications 540,115 479,133 4,127,559 180 to 359 days delinquent 421 8,393,781 Electronic Services 846,187 815,420 6,623,280 360 days and greater delinquent 53 1,699,647 Member Education 805,914 814,984 6,411,201 6,411,201 2,394,144 2,858,226 20,278,752 216,226 \$5,807,007,259 Total \$16,542,560 \$16,108,668 \$124,497,447 \$16,542,560 \$16,108,668 \$124,497,447 Net Income Before Dividends \$15,058,875 \$14,575,223 \$108,585,377		. , ,					Number	Amount
Occupancy and Equipment Communications 1,784,958 1,799,884 14,521,888 60 to 179 days delinquent 2,761 37,848,689 Communications 540,115 479,133 4,127,559 180 to 359 days delinquent 421 8,393,781 Electronic Services 846,187 815,420 6,623,280 360 days and greater delinquent 53 1,699,647 Member Education 805,914 814,984 6,411,201 6,411,201 216,226 \$5,807,007,259 Total \$16,542,560 \$16,108,668 \$124,497,447 216,226 \$5,807,007,259 Net Income Before Dividends \$15,058,875 \$14,575,223 \$108,585,377	•				Current and less than 60 days	s delinguent		
Communications 540,115 479,133 4,127,559 180 to 359 days delinquent 421 8,393,781 Electronic Services 846,187 815,420 6,623,280 360 days and greater delinquent 53 1,699,647 Member Education 805,914 814,984 6,411,201 53 216,226 \$5,807,007,259 Other 2,394,144 2,858,226 20,278,752 216,226 \$5,807,007,259 Total \$16,542,560 \$16,108,668 \$124,497,447 \$1,699,647 \$1,699,647 Net Income Before Dividends \$15,058,875 \$14,575,223 \$108,585,377						quo:it		
Electronic Services 846,187 815,420 6,623,280 360 days and greater delinquent 53 1,699,647 Member Education Other Total 2,394,144 2,858,226 20,278,752 216,226 \$5,807,007,259 Total \$16,542,560 \$16,108,668 \$124,497,447 \$16,542,560 \$14,575,223 \$108,585,377		, ,						
Member Education Other Dividends 805,914 2,394,144 2,858,226 20,278,752 216,226 \$5,807,007,259 20,278,752 216,226 \$5,807,007,259 Net Income Before Dividends \$15,058,875 \$14,575,223 \$108,585,377 \$108,585,377		, -	,			ent		
Other Total 2,394,144 \$2,858,226 \$10,108,668 20,278,752 \$124,497,447 216,226 \$5,807,007,259 \$5,807,007,259 Net Income Before Dividends \$15,058,875 \$14,575,223 \$108,585,377 \$108,585,377	Member Education	805,914	814,984	6,411,201	, 5			· · ·
Net Income Before Dividends \$15,058,875 \$14,575,223 \$108,585,377	Other	2,394,144	2,858,226				216,226	\$5,807,007,259
Dividends \$15,058,875 \$14,575,223 \$108,585,377	Total	\$16,542,560	\$16,108,668	\$124,497,447				
Dividends \$15,058,875 \$14,575,223 \$108,585,377	N					ø		
		.	*					
Dividends <u>6,835,562</u> <u>6,667,557</u> <u>46,761,724</u>							" //	
	Dividends	6,835,562	6,667,557	46,761,724		and inf	// ca/	

\$61,823,653

\$7,907,666

NET INCOME

\$8,223,313