

CEFCU
May 31, 2025

ASSETS

Loans		\$6,308,271,542
Consumer	\$2,921,154,189	
First Mortgage	2,449,171,694	
Credit Card	147,493,149	
Member Business (2,188 Loans)	790,452,510	
Undisbursed Loans		(8,023,223)
Deferred Loan Fees		(2,462,906)
Reserve for Loan Losses		<u>(61,659,222)</u>
Net Loans		\$6,236,126,191
Investments and Cash		\$1,751,443,655
Investments Held to Maturity		
(Market Value \$45,245,000)	45,245,000	
Investments Available for Sale	1,186,923,998	
Cash and Cash Receivable	511,565,849	
Service Organization	7,708,808	
Interest Receivable		33,829,510
Property and Property Improvements		64,873,045
DP Equipment and Software		2,744,553
Other Fixed Assets		3,398,981
Real Estate Owned		681,252
(Net of \$245,305 Valuation Reserve)		
NCUA Share Insurance Fund		63,664,985
Prepaid Insurance and Other Assets		<u>48,958,857</u>
TOTAL ASSETS		<u><u>\$8,205,721,029</u></u>

INCOME

	<u>This Month</u>	<u>Last Month</u>	<u>Year-to-Date</u>
Loan Interest	\$29,509,605	\$28,417,090	\$142,060,260
Investment Interest	9,942,665	10,361,144	48,685,035
Overdraft Charges	301,409	287,036	1,454,495
Asset Gains (Losses)	(170,520)	2,950	198,230
Other	5,974,179	3,919,091	21,417,581
Total	<u>\$45,557,338</u>	<u>\$42,987,311</u>	<u>\$213,815,601</u>

EXPENSE

Salaries	\$6,045,442	\$5,921,361	\$29,408,608
Payroll Related	1,958,856	1,935,895	10,568,274
Loan Loss Provision	2,549,320	3,253,546	16,719,741
Occupancy and Equipment	1,793,059	1,838,147	9,344,427
Communications	486,092	750,687	3,066,812
Electronic Services	906,135	956,024	4,635,689
Member Education	924,941	952,152	4,462,631
Interest on Notes Payable	3,552,500	3,619,150	17,328,024
Other	2,492,464	3,202,313	13,496,106
Total	<u>\$20,708,809</u>	<u>\$22,429,275</u>	<u>\$109,030,312</u>

Net Income Before			
Dividends	\$24,848,529	\$20,558,036	\$104,785,289
Dividends	<u>12,080,260</u>	<u>11,774,101</u>	<u>58,973,336</u>
NET INCOME	<u><u>\$12,768,269</u></u>	<u><u>\$8,783,935</u></u>	<u><u>\$45,811,953</u></u>

LIABILITIES AND EQUITY

Savings		\$7,171,982,715
Shares	\$2,168,480,735	
Term Certificates	1,924,049,755	
IMMA	1,444,504,941	
Checking	1,077,781,033	
IRA	547,123,637	
Public Unit Shares	4,690,853	
Christmas Club	5,351,761	
Accrued Dividends on Savings		5,379,380
Accrued Salaries and Other Liabilities		99,083,725
Reserves		929,275,209
Regular	275,277,433	
Undivided Earnings	653,997,776	
TOTAL LIABILITIES AND EQUITY		<u><u>\$8,205,721,029</u></u>

COMPARATIVE ANALYSIS

	<u>This Month</u>	<u>Last Month</u>	<u>Avg. Last 12 Months</u>
Assets	\$8,205,721,029	\$8,176,091,604	\$7,969,158,119
Dividends *	12,080,260	11,774,101	15,966,779
Loans Granted	222,731,958	240,483,168	207,505,387
Loans Repaid	183,753,456	176,060,340	167,204,003
Net Incr. in Undiv. Earn. *	10,744,619	7,739,228	3,756,149
Average Savings Balance	17,363	17,315	17,048
Average Loan Balance	36,799	36,720	36,348
Loans to Savings	87.8%	87.7%	88.0%
Reserves to Loans	15.7%	15.7%	15.8%
Number of Members	413,054	412,493	405,258
Number of Borrowers	171,423	170,866	167,232

* Includes Extraordinary Dividend

LOAN ACCOUNT SUMMARY

	<u>Number</u>	<u>Amount</u>
Current and less than 60 days delinquent	222,136	\$6,251,489,488
60 to 179 days delinquent	3,009	42,346,176
180 to 359 days delinquent	731	9,339,359
360 days and greater delinquent	184	5,096,519
	<u>226,060</u>	<u>\$6,308,271,542</u>


President