

CEFCU
June 30, 2025

ASSETS

Loans		\$6,326,108,364
Consumer	\$2,920,809,914	
First Mortgage	2,463,627,691	
Credit Card	148,359,204	
Member Business (2,223 Loans)	793,311,555	
Undisbursed Loans		(8,339,901)
Deferred Loan Fees		(2,424,564)
Reserve for Loan Losses		(61,381,313)
Net Loans		<u>\$6,253,962,586</u>
Investments and Cash		\$1,704,730,802
Investments Held to Maturity		
(Market Value \$45,245,000)	45,245,000	
Investments Available for Sale	1,126,753,579	
Cash and Cash Receivable	524,989,448	
Service Organization	7,742,775	
Interest Receivable		33,306,291
Property and Property Improvements		64,784,510
DP Equipment and Software		2,620,956
Other Fixed Assets		3,448,874
Real Estate Owned		795,841
(Net of \$245,305 Valuation Reserve)		
NCUA Share Insurance Fund		63,664,985
Prepaid Insurance and Other Assets		<u>47,750,076</u>
TOTAL ASSETS		<u>\$8,175,064,921</u>

INCOME

	<u>This Month</u>	<u>Last Month</u>	<u>Year-to-Date</u>
Loan Interest	\$29,004,454	\$29,509,605	\$171,064,715
Investment Interest	9,253,851	9,942,665	57,938,887
Overdraft Charges	300,091	301,409	1,754,585
Asset Gains (Losses)	9,035	(170,520)	207,264
Other	<u>4,022,582</u>	<u>5,974,179</u>	<u>25,440,163</u>
Total	\$42,590,013	\$45,557,338	\$256,405,614

EXPENSE

Salaries	\$5,807,400	\$6,045,442	\$35,216,008
Payroll Related	1,968,603	1,958,856	12,536,877
Loan Loss Provision	2,877,129	2,549,320	19,596,870
Occupancy and Equipment	1,773,062	1,793,059	11,117,489
Communications	489,188	486,092	3,556,000
Electronic Services	923,508	906,135	5,559,196
Member Education	851,285	924,941	5,313,916
Interest on Notes Payable	3,572,556	3,552,500	20,900,581
Other	<u>2,658,758</u>	<u>2,492,464</u>	<u>16,154,864</u>
Total	\$20,921,489	\$20,708,809	\$129,951,801

Net Income Before			
Dividends	\$21,668,524	\$24,848,529	\$126,453,813
Dividends	<u>11,275,892</u>	<u>12,080,260</u>	<u>70,249,228</u>
NET INCOME	<u>\$10,392,632</u>	<u>\$12,768,269</u>	<u>\$56,204,585</u>

LIABILITIES AND EQUITY

Savings		\$7,059,212,402
Shares	\$2,143,751,075	
Term Certificates	1,866,811,522	
IMMA	1,464,586,486	
Checking	1,026,816,545	
IRA	546,899,680	
Public Unit Shares	4,653,388	
Christmas Club	5,693,706	
Accrued Dividends on Savings		4,852,479
Accrued Salaries and Other Liabilities		94,909,448
Notes Payable		73,849,141
Reserves		942,241,451
Regular	276,658,402	
Undivided Earnings	665,583,049	
TOTAL LIABILITIES AND EQUITY		<u>\$8,175,064,921</u>

COMPARATIVE ANALYSIS

	<u>This Month</u>	<u>Last Month</u>	<u>Avg. Last 12 Months</u>
Assets	\$8,175,064,921	\$8,205,721,029	\$7,999,178,404
Dividends *	11,275,892	12,080,260	16,061,659
Loans Granted	194,961,432	222,731,958	208,824,207
Loans Repaid	174,506,940	183,753,456	168,951,622
Net Incr. in Undiv. Earn. *	9,011,663	10,744,619	3,807,823
Average Savings Balance	17,047	17,363	17,066
Average Loan Balance	36,883	36,799	36,409
Loans to Savings	89.5%	87.8%	88.2%
Reserves to Loans	15.9%	15.7%	15.8%
Number of Members	414,092	413,054	406,597
Number of Borrowers	171,516	171,423	167,956

* Includes Extraordinary Dividend

LOAN ACCOUNT SUMMARY

	<u>Number</u>	<u>Amount</u>
Current and less than 60 days delinquent	223,019	\$6,264,907,156
60 to 179 days delinquent	3,342	47,686,001
180 to 359 days delinquent	663	8,625,153
360 days and greater delinquent	<u>186</u>	<u>4,890,054</u>
	<u>227,210</u>	<u>\$6,326,108,364</u>


President