

**CEFCU**  
**July 31, 2025**

**ASSETS**

Loans		\$6,340,987,781
Consumer	\$2,923,651,843	
First Mortgage	2,469,816,192	
Credit Card	149,362,749	
Member Business (2,194 Loans)	798,156,997	
Undisbursed Loans		(9,306,109)
Deferred Loan Fees		(2,408,635)
Reserve for Loan Losses		(62,287,371)
Net Loans		<u>\$6,266,985,666</u>
Investments and Cash		\$1,589,492,341
Investments Held to Maturity		
(Market Value \$45,245,000)	45,245,000	
Investments Available for Sale	1,062,898,487	
Cash and Cash Receivable	473,575,639	
Service Organization	7,773,215	
Interest Receivable		34,474,566
Property and Property Improvements		65,003,360
DP Equipment and Software		2,455,692
Other Fixed Assets		3,391,124
Real Estate Owned		729,665
(Net of \$245,305 Valuation Reserve)		
NCUA Share Insurance Fund		63,664,985
Prepaid Insurance and Other Assets		<u>49,977,828</u>
TOTAL ASSETS		<u><u>\$8,076,175,227</u></u>

**INCOME**

	<u>This Month</u>	<u>Last Month</u>	<u>Year-to-Date</u>
Loan Interest	\$30,000,310	\$29,004,454	\$201,065,025
Investment Interest	9,663,919	9,253,851	67,602,805
Overdraft Charges	343,367	300,091	2,097,953
Asset Gains (Losses)	22,657	9,035	229,921
Other	4,061,499	4,022,582	29,501,661
Total	<u>\$44,091,752</u>	<u>\$42,590,013</u>	<u>\$300,497,365</u>

**EXPENSE**

Salaries	\$6,185,399	\$5,807,400	\$41,401,407
Payroll Related	2,072,564	1,968,603	14,609,441
Loan Loss Provision	3,678,795	2,877,129	23,275,665
Occupancy and Equipment	1,840,466	1,773,062	12,957,955
Communications	624,408	489,188	4,180,408
Electronic Services	895,310	923,508	6,454,506
Member Education	1,244,698	851,285	6,558,614
Interest on Notes Payable	3,773,552	3,572,556	24,674,133
Other	2,885,968	2,658,758	19,040,832
Total	<u>\$23,201,160</u>	<u>\$20,921,489</u>	<u>\$153,152,961</u>

Net Income Before			
Dividends	\$20,890,592	\$21,668,524	\$147,344,404
Dividends	<u>11,827,093</u>	<u>11,275,892</u>	<u>82,076,321</u>
NET INCOME	<u><u>\$9,063,499</u></u>	<u><u>\$10,392,632</u></u>	<u><u>\$65,268,083</u></u>

**LIABILITIES AND EQUITY**

Savings		\$7,034,019,471
Shares	\$2,127,363,046	
Term Certificates	1,870,858,147	
IMMA	1,468,971,800	
Checking	1,010,647,994	
IRA	545,143,750	
Public Unit Shares	4,927,909	
Christmas Club	6,106,825	
Accrued Dividends on Savings		5,329,563
Accrued Salaries and Other Liabilities		88,580,846
Reserves		948,245,347
Regular	277,386,517	
Undivided Earnings	670,858,830	
TOTAL LIABILITIES AND EQUITY		<u><u>\$8,076,175,227</u></u>

**COMPARATIVE ANALYSIS**

	<u>This Month</u>	<u>Last Month</u>	<u>Avg. Last 12 Months</u>
Assets	\$8,076,175,227	\$8,175,064,921	\$8,024,739,641
Dividends *	11,827,093	11,275,892	16,145,788
Loans Granted	203,503,953	194,961,432	208,953,031
Loans Repaid	186,700,845	174,506,940	170,581,384
Net Incr. in Undiv. Earn. *	8,335,384	9,011,663	3,833,901
Average Savings Balance	16,942	17,047	17,088
Average Loan Balance	36,959	36,883	36,473
Loans to Savings	90.0%	89.5%	88.3%
Reserves to Loans	16.0%	15.9%	15.8%
Number of Members	415,179	414,092	407,916
Number of Borrowers	171,570	171,516	168,627

\* Includes Extraordinary Dividend

**LOAN ACCOUNT SUMMARY**

	<u>Number</u>	<u>Amount</u>
Current and less than 60 days delinquent	223,699	\$6,276,030,340
60 to 179 days delinquent	3,506	51,859,519
180 to 359 days delinquent	658	8,397,335
360 days and greater delinquent	183	4,700,587
	<u>228,046</u>	<u>\$6,340,987,781</u>

  
President