

CEFCU
August 31, 2025

ASSETS

Loans		\$6,343,971,501
Consumer	\$2,912,584,580	
First Mortgage	2,480,486,210	
Credit Card	148,580,126	
Member Business (2,220 Loans)	802,320,585	
Undisbursed Loans		(7,726,914)
Deferred Loan Fees		(2,386,586)
Reserve for Loan Losses		(61,666,089)
Net Loans		<u>\$6,272,191,912</u>
Investments and Cash		\$1,729,736,126
Investments Held to Maturity		
(Market Value \$45,245,000)	45,245,000	
Investments Available for Sale	1,072,206,884	
Cash and Cash Receivable	604,446,377	
Service Organization	7,837,865	
Interest Receivable		32,226,892
Property and Property Improvements		65,160,814
DP Equipment and Software		2,282,397
Other Fixed Assets		3,278,458
Real Estate Owned		729,665
(Net of \$245,305 Valuation Reserve)		
NCUA Share Insurance Fund		63,664,985
Prepaid Insurance and Other Assets		<u>45,893,198</u>
TOTAL ASSETS		<u><u>\$8,215,164,447</u></u>

INCOME

	<u>This Month</u>	<u>Last Month</u>	<u>Year-to-Date</u>
Loan Interest	\$30,176,113	\$30,000,310	\$231,241,138
Investment Interest	9,175,904	9,663,919	76,778,710
Overdraft Charges	317,058	343,367	2,415,011
Asset Gains (Losses)	(2,018)	22,657	227,903
Other	<u>4,017,328</u>	<u>4,061,499</u>	<u>33,518,988</u>
Total	<u>\$43,684,385</u>	<u>\$44,091,752</u>	<u>\$344,181,750</u>

EXPENSE

Salaries	\$6,010,405	\$6,185,399	\$47,411,811
Payroll Related	2,034,309	2,072,564	16,643,750
Loan Loss Provision	3,110,398	3,678,795	26,386,064
Occupancy and Equipment	1,851,303	1,840,466	14,809,258
Communications	400,900	624,408	4,581,307
Electronic Services	938,203	895,310	7,392,709
Member Education	1,140,802	1,244,698	7,699,416
Interest on Notes Payable	3,537,100	3,773,552	28,211,233
Other	<u>2,543,153</u>	<u>2,885,968</u>	<u>21,583,986</u>
Total	<u>\$21,566,573</u>	<u>\$23,201,160</u>	<u>\$174,719,534</u>

Net Income Before			
Dividends	\$22,117,812	\$20,890,592	\$169,462,216
Dividends	<u>12,492,943</u>	<u>11,827,093</u>	<u>94,569,264</u>
NET INCOME	<u><u>\$9,624,869</u></u>	<u><u>\$9,063,499</u></u>	<u><u>\$74,892,952</u></u>

LIABILITIES AND EQUITY

Savings		\$7,101,673,193
Shares	\$2,116,804,244	
Term Certificates	1,875,278,532	
IMMA	1,480,654,778	
Checking	1,073,046,794	
IRA	544,642,610	
Public Unit Shares	4,660,133	
Christmas Club	6,586,102	
Accrued Dividends on Savings		5,259,379
Accrued Salaries and Other Liabilities		74,171,248
Notes Payable		72,259,141
Reserves		961,801,486
Regular	278,644,759	
Undivided Earnings	683,156,727	
TOTAL LIABILITIES AND EQUITY		<u><u>\$8,215,164,447</u></u>

COMPARATIVE ANALYSIS

	<u>This Month</u>	<u>Last Month</u>	<u>Avg. Last 12 Months</u>
Assets	\$8,215,164,447	\$8,076,175,227	\$8,056,854,693
Dividends *	12,492,943	11,827,093	16,261,355
Loans Granted	186,667,351	203,503,953	206,393,545
Loans Repaid	179,943,410	186,700,845	171,369,359
Net Incr. in Undiv. Earn. *	8,366,627	8,335,384	3,869,038
Average Savings Balance	17,084	16,942	17,114
Average Loan Balance	37,059	36,959	36,548
Loans to Savings	89.2%	90.0%	88.3%
Reserves to Loans	16.2%	16.0%	15.8%
Number of Members	415,702	415,179	409,134
Number of Borrowers	171,184	171,570	169,154

* Includes Extraordinary Dividend

LOAN ACCOUNT SUMMARY

	<u>Number</u>	<u>Amount</u>
Current and less than 60 days delinquent	221,821	\$6,278,732,930
60 to 179 days delinquent	3,727	52,254,150
180 to 359 days delinquent	644	8,793,368
360 days and greater delinquent	<u>172</u>	<u>4,191,053</u>
	<u><u>226,364</u></u>	<u><u>\$6,343,971,501</u></u>


President