

CEFCU
October 31, 2025

ASSETS

Loans		\$6,367,905,552
Consumer	\$2,918,689,710	
First Mortgage	2,499,135,107	
Credit Card	151,303,478	
Member Business (2,190 Loans)	798,777,257	
Undisbursed Loans		(9,362,625)
Deferred Loan Fees		(2,347,370)
Reserve for Loan Losses		(62,483,061)
Net Loans		<u>\$6,293,712,496</u>
Investments and Cash		\$1,688,342,526
Investments Held to Maturity		
(Market Value \$45,245,000)	45,245,000	
Investments Available for Sale	1,129,367,529	
Cash and Cash Receivable	505,843,210	
Service Organization	7,886,787	
Interest Receivable		34,579,992
Property and Property Improvements		65,205,560
DP Equipment and Software		2,312,075
Other Fixed Assets		3,100,828
Real Estate Owned		693,453
(Net of \$250,305 Valuation Reserve)		
NCUA Share Insurance Fund		64,889,447
Prepaid Insurance and Other Assets		<u>48,303,506</u>
TOTAL ASSETS		<u>\$8,201,139,883</u>

INCOME

	<u>This Month</u>	<u>Last Month</u>	<u>Year-to-Date</u>
Loan Interest	\$30,579,088	\$29,728,963	\$291,549,189
Investment Interest	9,188,995	9,037,863	95,005,568
Overdraft Charges	355,377	342,203	3,112,591
Asset Gains (Losses)	82,862	23,618	334,383
Other	4,078,354	4,006,399	41,603,741
Total	<u>\$44,284,676</u>	<u>\$43,139,046</u>	<u>\$431,605,472</u>

EXPENSE

Salaries	\$5,921,085	\$5,781,275	\$59,114,171
Payroll Related	1,910,729	2,273,335	20,827,815
Loan Loss Provision	4,472,556	3,162,901	34,021,520
Occupancy and Equipment	1,860,783	1,941,615	18,611,656
Communications	540,314	484,345	5,605,965
Electronic Services	886,317	960,986	9,240,012
Member Education	790,069	672,737	9,162,222
Interest on Notes Payable	3,367,222	3,478,167	35,056,622
Other	3,039,591	2,645,624	27,269,201
Total	<u>\$22,788,666</u>	<u>\$21,400,985</u>	<u>\$218,909,184</u>

Net Income Before			
Dividends	\$21,496,010	\$21,738,061	\$212,696,288
Dividends	<u>12,421,294</u>	<u>11,984,645</u>	<u>118,975,203</u>
NET INCOME	<u>\$9,074,716</u>	<u>\$9,753,416</u>	<u>\$93,721,085</u>

LIABILITIES AND EQUITY

Savings		\$7,136,146,387
Shares	\$2,117,889,198	
Term Certificates	1,882,194,855	
IMMA	1,526,372,240	
Checking	1,059,404,018	
IRA	544,544,872	
Public Unit Shares	5,124,195	
Christmas Club	617,009	
Accrued Dividends on Savings		5,463,851
Accrued Salaries and Other Liabilities		79,139,525
Reserves		980,390,120
Regular	279,736,027	
Undivided Earnings	700,654,093	
TOTAL LIABILITIES AND EQUITY		<u>\$8,201,139,883</u>

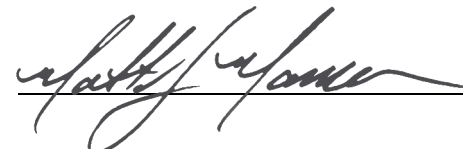
COMPARATIVE ANALYSIS

	<u>This Month</u>	<u>Last Month</u>	<u>Avg. Last 12 Months</u>
Assets	\$8,201,139,883	\$8,076,931,830	\$8,113,959,763
Dividends *	12,421,294	11,984,645	16,434,585
Loans Granted	214,383,076	180,110,889	206,435,527
Loans Repaid	189,635,913	172,485,239	174,684,747
Net Incr. in Undiv. Earn. *	9,127,091	8,609,774	4,056,352
Average Savings Balance	17,132	16,871	17,170
Average Loan Balance	37,198	37,093	36,710
Loans to Savings	89.1%	90.2%	88.4%
Reserves to Loans	16.4%	16.3%	15.9%
Number of Members	416,542	416,558	411,497
Number of Borrowers	171,189	171,105	169,978

* Includes Extraordinary Dividend

LOAN ACCOUNT SUMMARY

	<u>Number</u>	<u>Amount</u>
Current and less than 60 days delinquent	221,524	\$6,300,169,466
60 to 179 days delinquent	3,827	54,105,856
180 to 359 days delinquent	644	9,939,500
360 days and greater delinquent	133	3,690,730
	<u>226,128</u>	<u>\$6,367,905,552</u>


President