

**CEFCU**  
**November 30, 2025**

**ASSETS**

Loans		\$6,370,687,403
Consumer	\$2,924,610,165	
First Mortgage	2,505,276,987	
Credit Card	151,071,081	
Member Business (2,186 Loans)	789,729,170	
Undisbursed Loans		(9,329,091)
Deferred Loan Fees		(2,327,991)
Reserve for Loan Losses		(62,216,330)
Net Loans		<u>\$6,296,813,991</u>
Investments and Cash		\$1,737,139,075
Investments Held to Maturity		
(Market Value \$45,245,000)	45,245,000	
Investments Available for Sale	1,184,046,061	
Cash and Cash Receivable	499,903,219	
Service Organization	7,944,795	
Interest Receivable		33,771,839
Property and Property Improvements		65,523,854
DP Equipment and Software		2,825,257
Other Fixed Assets		3,118,066
Real Estate Owned		632,277
(Net of \$245,305 Valuation Reserve)		
NCUA Share Insurance Fund		64,889,447
Prepaid Insurance and Other Assets		<u>48,121,606</u>
<b>TOTAL ASSETS</b>		<b><u>\$8,252,835,412</u></b>

**INCOME**

	<u>This Month</u>	<u>Last Month</u>	<u>Year-to-Date</u>
Loan Interest	\$29,013,730	\$30,579,088	\$320,562,919
Investment Interest	8,528,370	9,188,995	103,533,937
Overdraft Charges	306,001	355,377	3,418,593
Asset Gains (Losses)	(134)	82,862	334,249
Other	4,026,871	4,078,354	45,630,612
<b>Total</b>	<b>\$41,874,838</b>	<b>\$44,284,676</b>	<b>\$473,480,310</b>

**EXPENSE**

Salaries	\$5,750,311	\$5,921,085	\$64,864,481
Payroll Related	1,712,639	1,910,729	22,540,453
Loan Loss Provision	3,421,416	4,472,556	37,442,936
Occupancy and Equipment	1,699,697	1,860,783	20,311,353
Communications	727,779	540,314	6,333,744
Electronic Services	881,556	886,317	10,121,569
Member Education	751,315	790,069	9,913,537
Interest on Notes Payable	2,774,306	3,367,222	37,830,928
Other	2,536,504	3,039,591	29,805,705
<b>Total</b>	<b>\$20,255,523</b>	<b>\$22,788,666</b>	<b>\$239,164,706</b>

Net Income Before			
Dividends	\$21,619,315	\$21,496,010	\$234,315,604
Dividends	<u>12,113,960</u>	<u>12,421,294</u>	<u>131,089,164</u>
<b>NET INCOME</b>	<b><u>\$9,505,355</u></b>	<b><u>\$9,074,716</u></b>	<b><u>\$103,226,440</u></b>

**LIABILITIES AND EQUITY**

Savings		\$7,167,167,718
Shares	\$2,123,146,364	
Term Certificates	1,888,422,770	
IMMA	1,537,753,184	
Checking	1,066,721,403	
IRA	543,953,188	
Public Unit Shares	5,008,533	
Christmas Club	2,162,276	
Accrued Dividends on Savings		5,091,957
Accrued Salaries and Other Liabilities		89,730,699
Reserves		990,845,038
Regular	280,502,108	
Undivided Earnings	710,342,930	
<b>TOTAL LIABILITIES AND EQUITY</b>		<b><u>\$8,252,835,412</u></b>

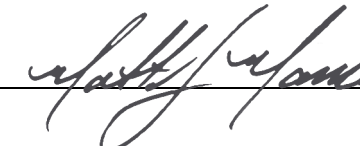
**COMPARATIVE ANALYSIS**

	<u>This Month</u>	<u>Last Month</u>	<u>Avg. Last 12 Months</u>
Assets	\$8,252,835,412	\$8,201,139,883	\$8,142,908,549
Dividends *	12,113,960	12,421,294	16,493,936
Loans Granted	175,771,199	214,383,076	204,349,799
Loans Repaid	169,453,523	189,635,913	175,751,158
Net Incr. in Undiv. Earn. *	8,739,274	9,127,091	4,086,757
Average Savings Balance	17,170	17,132	17,183
Average Loan Balance	37,182	37,198	36,778
Loans to Savings	88.7%	89.1%	88.4%
Reserves to Loans	16.6%	16.4%	15.9%
Number of Members	417,431	416,542	412,656
Number of Borrowers	171,340	171,189	170,349

\* Includes Extraordinary Dividend

**LOAN ACCOUNT SUMMARY**

	<u>Number</u>	<u>Amount</u>
Current and less than 60 days delinquent	222,136	\$6,296,293,792
60 to 179 days delinquent	4,206	60,333,547
180 to 359 days delinquent	672	11,059,894
360 days and greater delinquent	<u>115</u>	<u>3,000,170</u>
	<b><u>227,129</u></b>	<b><u>\$6,370,687,403</u></b>

  
**President**