

CEFCU
February 28, 2026

ASSETS

Loans		\$6,369,413,871
Consumer	\$2,910,425,021	
First Mortgage	2,520,315,346	
Credit Card	151,995,934	
Member Business (2,169 Loans)	786,677,570	
Undisbursed Loans		(6,865,567)
Deferred Loan Fees		(2,293,493)
Reserve for Loan Losses		<u>(62,578,569)</u>
Net Loans		\$6,297,676,242
Investments and Cash		\$1,967,067,181
Investments Held to Maturity (Market Value \$45,245,000)	45,245,000	
Investments Available for Sale	1,272,502,621	
Cash and Cash Receivable	641,258,139	
Service Organization	8,061,421	
Interest Receivable		30,135,098
Property and Property Improvements		67,242,990
DP Equipment and Software		3,796,286
Other Fixed Assets		3,898,305
Real Estate Owned		657,509
(Net of \$245,305 Valuation Reserve)		
NCUA Share Insurance Fund		64,889,447
Prepaid Insurance and Other Assets		<u>55,314,497</u>
TOTAL ASSETS		<u>\$8,490,677,555</u>

INCOME

	<u>This Month</u>	<u>Last Month</u>	<u>Year-to-Date</u>
Loan Interest	\$28,176,249	\$30,456,509	\$58,632,758
Investment Interest	8,309,036	8,655,726	16,964,762
Overdraft Charges	286,276	338,187	624,464
Asset Gains (Losses)	32,831	0	32,831
Other	<u>3,923,513</u>	<u>3,927,455</u>	<u>7,850,967</u>
Total	\$40,727,905	\$43,377,877	\$84,105,782

EXPENSE

Salaries	\$5,452,429	\$5,932,458	\$11,384,888
Payroll Related	1,978,607	2,313,400	4,292,006
Loan Loss Provision	3,753,956	3,418,419	7,172,375
Occupancy and Equipment	1,767,707	1,897,348	3,665,055
Communications	670,485	651,890	1,322,375
Electronic Services	781,612	944,931	1,726,543
Member Education	792,999	867,714	1,660,714
Interest on Notes Payable	2,607,639	2,812,500	5,420,139
Other	<u>2,806,780</u>	<u>3,112,343</u>	<u>5,919,122</u>
Total	\$20,612,214	\$21,951,003	\$42,563,217

Net Income Before			
Dividends	\$20,115,691	\$21,426,874	\$41,542,565
Dividends	<u>11,391,002</u>	<u>12,634,546</u>	<u>24,025,548</u>
NET INCOME	<u>\$8,724,689</u>	<u>\$8,792,328</u>	<u>\$17,517,017</u>

LIABILITIES AND EQUITY

Savings		\$7,422,208,629
Shares	\$2,235,112,964	
Term Certificates	1,912,330,840	
IMMA	1,614,908,525	
Checking	1,111,938,405	
IRA	539,342,658	
Public Unit Shares	4,706,616	
Christmas Club	3,868,621	
Accrued Dividends on Savings		4,291,326
Accrued Salaries and Other Liabilities		92,713,740
Reserves		971,463,860
Regular	282,791,268	
Undivided Earnings	688,672,592	
TOTAL LIABILITIES AND EQUITY		<u>\$8,490,677,555</u>

COMPARATIVE ANALYSIS

	<u>This Month</u>	<u>Last Month</u>	<u>Avg. Last 12 Months</u>
Assets	\$8,490,677,555	\$8,369,334,232	\$8,237,846,061
Dividends *	11,391,002	12,634,546	16,653,573
Loans Granted	174,514,754	181,566,833	199,213,929
Loans Repaid	177,570,592	179,960,081	179,875,462
Net Incr. in Undiv. Earn. *	8,409,138	7,872,959	4,425,157
Average Savings Balance	17,669	17,416	17,244
Average Loan Balance	37,455	37,354	37,059
Loans to Savings	85.7%	87.2%	88.2%
Reserves to Loans	16.3%	16.0%	16.1%
Number of Members	420,060	419,252	415,775
Number of Borrowers	170,056	170,730	170,939

* Includes Extraordinary Dividend

LOAN ACCOUNT SUMMARY

	<u>Number</u>	<u>Amount</u>
Current and less than 60 days delinquent	220,070	\$6,306,392,431
60 to 179 days delinquent	3,592	48,304,234
180 to 359 days delinquent	799	12,206,249
360 days and greater delinquent	<u>80</u>	<u>2,510,957</u>
	224,541	\$6,369,413,871


President