

CEFCU
March 31, 2026

ASSETS

Loans		\$6,402,917,013
Consumer	\$2,904,286,649	
First Mortgage	2,532,418,217	
Credit Card	151,879,404	
Member Business (2,167 Loans)	814,332,743	
Undisbursed Loans		(4,911,145)
Deferred Loan Fees		(2,296,609)
Reserve for Loan Losses		<u>(62,619,182)</u>
Net Loans		\$6,333,090,077
Investments and Cash		\$2,044,772,402
Investments Held to Maturity (Market Value \$45,245,000)	45,245,000	
Investments Available for Sale	1,384,919,000	
Cash and Cash Receivable	606,516,842	
Service Organization	8,091,560	
Interest Receivable		35,353,914
Property and Property Improvements		67,917,308
DP Equipment and Software		4,250,235
Other Fixed Assets		3,910,861
Real Estate Owned		592,537
(Net of \$245,305 Valuation Reserve)		
NCUA Share Insurance Fund		64,889,447
Prepaid Insurance and Other Assets		<u>53,121,740</u>
TOTAL ASSETS		<u>\$8,607,898,521</u>

INCOME

	<u>This Month</u>	<u>Last Month</u>	<u>Year-to-Date</u>
Loan Interest	\$30,680,457	\$28,176,249	\$89,313,215
Investment Interest	9,573,370	8,309,036	26,538,132
Overdraft Charges	301,961	286,276	926,424
Asset Gains (Losses)	42,710	32,831	75,541
Other	4,208,934	3,923,513	12,059,901
Total	<u>\$44,807,432</u>	<u>\$40,727,905</u>	<u>\$128,913,213</u>

EXPENSE

Salaries	\$6,266,687	\$5,452,429	\$17,651,575
Payroll Related	2,800,377	1,978,607	7,092,384
Loan Loss Provision	4,173,489	3,753,956	11,345,864
Occupancy and Equipment	1,913,936	1,767,707	5,578,991
Communications	494,211	670,485	1,816,585
Electronic Services	775,599	781,612	2,502,141
Member Education	813,379	792,999	2,474,092
Interest on Notes Payable	3,024,861	2,607,639	8,445,000
Other	2,667,950	2,806,780	8,587,073
Total	<u>\$22,930,489</u>	<u>\$20,612,214</u>	<u>\$65,493,705</u>

Net Income Before			
Dividends	\$21,876,943	\$20,115,691	\$63,419,508
Dividends	<u>12,354,535</u>	<u>11,391,002</u>	<u>36,380,083</u>
NET INCOME	<u>\$9,522,408</u>	<u>\$8,724,689</u>	<u>\$27,039,425</u>

LIABILITIES AND EQUITY

Savings		\$7,542,943,034
Shares	\$2,297,662,017	
Term Certificates	1,921,917,441	
IMMA	1,655,701,974	
Checking	1,118,621,566	
IRA	540,123,394	
Public Unit Shares	4,564,343	
Christmas Club	4,352,299	
Accrued Dividends on Savings		5,365,860
Accrued Salaries and Other Liabilities		86,672,114
Reserves		972,917,513
Regular	283,094,251	
Undivided Earnings	689,823,262	
TOTAL LIABILITIES AND EQUITY		<u>\$8,607,898,521</u>

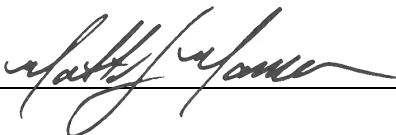
COMPARATIVE ANALYSIS

	<u>This Month</u>	<u>Last Month</u>	<u>Avg. Last 12 Months</u>
Assets	\$8,607,898,521	\$8,490,677,555	\$8,261,027,690
Dividends *	12,354,535	11,391,002	16,663,376
Loans Granted	254,346,891	174,514,754	202,093,925
Loans Repaid	216,746,110	177,570,592	182,631,015
Net Incr. in Undiv. Earn. *	9,219,425	8,409,138	4,531,008
Average Savings Balance	17,911	17,669	17,269
Average Loan Balance	37,785	37,455	37,149
Loans to Savings	84.8%	85.7%	88.2%
Reserves to Loans	16.2%	16.3%	16.1%
Number of Members	421,142	420,060	416,652
Number of Borrowers	169,455	170,056	170,956

* Includes Extraordinary Dividend

LOAN ACCOUNT SUMMARY

	<u>Number</u>	<u>Amount</u>
Current and less than 60 days delinquent	221,153	\$6,349,160,369
60 to 179 days delinquent	3,143	41,066,976
180 to 359 days delinquent	696	11,114,726
360 days and greater delinquent	<u>70</u>	<u>1,574,942</u>
	<u>225,062</u>	<u>\$6,402,917,013</u>


President