

CEFCU
April 30, 2026

ASSETS

Loans		\$6,438,824,492
Consumer	\$2,918,085,085	
First Mortgage	2,550,086,187	
Credit Card	151,827,686	
Member Business (2,160 Loans)	818,825,534	
Undisbursed Loans		(6,150,821)
Deferred Loan Fees		(2,279,749)
Reserve for Loan Losses		<u>(62,704,148)</u>
Net Loans		\$6,367,689,774
Investments and Cash		\$1,981,809,094
Investments Held to Maturity		
(Market Value \$45,245,000)	45,245,000	
Investments Available for Sale	1,429,363,391	
Cash and Cash Receivable	499,083,036	
Service Organization	8,117,667	
Interest Receivable		36,277,102
Property and Property Improvements		67,985,677
DP Equipment and Software		4,767,776
Other Fixed Assets		3,956,338
Real Estate Owned		592,537
(Net of \$245,305 Valuation Reserve)		
NCUA Share Insurance Fund		65,959,720
Prepaid Insurance and Other Assets		<u>55,880,496</u>
TOTAL ASSETS		<u>\$8,584,918,514</u>

INCOME

	<u>This Month</u>	<u>Last Month</u>	<u>Year-to-Date</u>
Loan Interest	\$29,716,896	\$30,680,457	\$119,030,111
Investment Interest	9,772,101	9,573,370	36,310,233
Overdraft Charges	288,747	301,961	1,215,171
Asset Gains (Losses)	(5,564)	42,710	69,977
Other	3,975,377	4,208,934	16,035,278
Total	<u>\$43,747,557</u>	<u>\$44,807,432</u>	<u>\$172,660,770</u>

EXPENSE

Salaries	\$6,403,013	\$6,266,687	\$24,054,588
Payroll Related	2,081,146	2,800,377	9,173,530
Loan Loss Provision	4,339,053	4,173,489	15,684,918
Occupancy and Equipment	1,756,561	1,913,936	7,335,551
Communications	555,263	494,211	2,371,848
Electronic Services	842,017	775,599	3,344,159
Member Education	1,377,866	813,379	3,851,958
Interest on Notes Payable	3,024,861	3,024,861	11,469,861
Other	3,194,103	2,667,950	11,781,176
Total	<u>\$23,573,883</u>	<u>\$22,930,489</u>	<u>\$89,067,589</u>

Net Income Before			
Dividends	\$20,173,674	\$21,876,943	\$83,593,181
Dividends	<u>11,584,245</u>	<u>12,354,535</u>	<u>47,964,327</u>
NET INCOME	<u>\$8,589,429</u>	<u>\$9,522,408</u>	<u>\$35,628,854</u>

LIABILITIES AND EQUITY

Savings		\$7,509,434,545
Shares	\$2,294,944,255	
Term Certificates	1,923,033,446	
IMMA	1,650,334,670	
Checking	1,090,531,105	
IRA	541,517,668	
Public Unit Shares	4,248,894	
Christmas Club	4,824,507	
Accrued Dividends on Savings		5,030,203
Accrued Salaries and Other Liabilities		91,190,746
Reserves		979,263,020
Regular	283,130,510	
Undivided Earnings	696,132,510	
TOTAL LIABILITIES AND EQUITY		<u>\$8,584,918,514</u>

COMPARATIVE ANALYSIS

	<u>This Month</u>	<u>Last Month</u>	<u>Avg. Last 12 Months</u>
Assets	\$8,584,918,514	\$8,607,898,521	\$8,295,096,599
Dividends *	11,584,245	12,354,535	16,647,555
Loans Granted	227,268,457	254,346,891	200,992,699
Loans Repaid	186,903,032	216,746,110	183,534,572
Net Incr. in Undiv. Earn. *	8,553,170	9,219,425	4,598,837
Average Savings Balance	17,783	17,911	17,308
Average Loan Balance	38,005	37,785	37,256
Loans to Savings	85.6%	84.8%	88.0%
Reserves to Loans	16.2%	16.2%	16.1%
Number of Members	422,272	421,142	417,467
Number of Borrowers	169,419	169,455	170,835

* Includes Extraordinary Dividend

LOAN ACCOUNT SUMMARY

	<u>Number</u>	<u>Amount</u>
Current and less than 60 days delinquent	221,289	\$6,381,626,998
60 to 179 days delinquent	3,213	45,345,728
180 to 359 days delinquent	555	10,125,825
360 days and greater delinquent	<u>65</u>	<u>1,725,941</u>
	<u>225,122</u>	<u>\$6,438,824,492</u>


President