CEFCU
July 31, 2026

ASSETS

Loans		$6,551,482,057
Consumer	$2,977,380,534	
First Mortgage	2,588,914,112	
Credit Card	154,148,984	
Member Business (2,155 Loans)	831,038,427	
Undisbursed Loans		(6,093,285)
Deferred Loan Fees		(2,202,875)
Reserve for Loan Losses		(63,208,409)
Net Loans		$6,479,977,488
Investments and Cash		$1,784,036,514
Investments Held to Maturity (Market Value $45,245,000)	45,245,000	
Investments Available for Sale	1,355,265,421	
Cash and Cash Receivable	375,293,544	
Service Organization	8,232,549	
Interest Receivable		33,892,640
Property and Property Improvements		67,520,102
DP Equipment and Software		4,918,969
Other Fixed Assets		3,720,733
Real Estate Owned (Net of $245,305 Valuation Reserve)		746,137
NCUA Share Insurance Fund		65,959,720
Prepaid Insurance and Other Assets		89,429,643
TOTAL ASSETS		$8,530,201,946

LIABILITIES AND EQUITY

Savings		$7,449,125,561
Shares	$2,236,249,527	
Term Certificates	1,841,713,386	
IMMA	1,703,900,522	
Checking	1,119,946,127	
IRA	536,627,902	
Public Unit Shares	4,522,648	
Christmas Club	6,165,449	
Accrued Dividends on Savings		5,068,886
Accrued Salaries and Other Liabilities		74,703,305
Reserves		1,001,304,194
Regular	285,005,054	
Undivided Earnings	716,299,140	
TOTAL LIABILITIES AND EQUITY		$8,530,201,946

INCOME

	This Month	Last Month	Year-to-Date
Loan Interest	$30,902,981	$30,250,264	$210,611,463
Investment Interest	8,887,949	9,002,718	63,854,898
Overdraft Charges	347,565	340,083	2,202,921
Asset Gains (Losses)	0	4,274	73,573
Other	4,083,164	5,092,425	29,393,511
Total	$44,221,659	$44,689,764	$306,136,366

EXPENSE

	This Month	Last Month	Year-to-Date
Salaries	$6,225,832	$6,268,210	$42,758,324
Payroll Related	1,859,958	2,147,272	15,312,235
Loan Loss Provision	3,551,776	3,797,778	27,157,574
Occupancy and Equipment	1,850,116	1,923,307	12,794,108
Communications	545,687	484,745	3,937,839
Electronic Services	881,964	819,256	5,919,688
Member Education	861,141	803,339	6,561,189
Interest on Notes Payable	3,024,861	3,024,861	20,440,139
Other	3,160,771	2,954,816	20,554,459
Total	$21,962,106	$22,223,584	$155,435,555
Net Income Before Dividends	$22,259,553	$22,466,180	$150,700,811
Dividends	12,558,488	11,904,490	84,330,403
NET INCOME	$9,701,065	$10,561,690	$66,370,408

COMPARATIVE ANALYSIS

	This Month	Last Month	Avg. Last 12 Months
Assets	$8,530,201,946	$8,502,366,462	$8,394,816,047
Dividends *	12,558,488	11,904,490	16,746,124
Loans Granted	249,951,528	255,211,300	208,541,529
Loans Repaid	192,163,415	199,321,612	187,143,792
Net Incr. in Undiv. Earn. *	8,830,675	9,890,919	4,663,449
Average Savings Balance	17,547	17,533	17,442
Average Loan Balance	38,478	38,252	37,605
Loans to Savings	87.8%	87.4%	87.4%
Reserves to Loans	16.3%	16.3%	16.3%
Number of Members	424,525	423,526	419,796
Number of Borrowers	170,265	169,852	170,398

* Includes Extraordinary Dividend

LOAN ACCOUNT SUMMARY

	Number	Amount
Current and less than 60 days delinquent	221,595	$6,491,322,401
60 to 179 days delinquent	3,319	49,518,781
180 to 359 days delinquent	375	8,615,533
360 days and greater delinquent	61	2,025,342
	225,350	$6,551,482,057

President