

CEFCU
September 30, 2026

ASSETS

Loans		\$6,583,866,513
Consumer	\$2,981,205,794	
First Mortgage	2,605,949,921	
Credit Card	155,864,009	
Member Business (2,138 Loans)	840,846,789	
Undisbursed Loans		(5,165,229)
Deferred Loan Fees		(2,225,951)
Reserve for Loan Losses		<u>(64,247,414)</u>
Net Loans		\$6,512,227,919
Investments and Cash		\$1,605,009,491
Investments Held to Maturity		
(Market Value \$45,245,000)	45,245,000	
Investments Available for Sale	1,291,997,457	
Cash and Cash Receivable	259,447,466	
Service Organization	8,319,568	
Interest Receivable		34,597,125
Property and Property Improvements		68,143,056
DP Equipment and Software		4,737,036
Other Fixed Assets		3,523,382
Real Estate Owned		709,537
(Net of \$245,305 Valuation Reserve)		
NCUA Share Insurance Fund		65,959,720
Prepaid Insurance and Other Assets		<u>86,407,758</u>
TOTAL ASSETS		<u><u>\$8,381,315,024</u></u>

INCOME

	<u>This Month</u>	<u>Last Month</u>	<u>Year-to-Date</u>
Loan Interest	\$30,632,887	\$30,981,103	\$272,225,453
Investment Interest	8,428,502	8,588,714	80,872,113
Overdraft Charges	372,673	350,691	2,926,285
Asset Gains (Losses)	3,112	(2,685)	74,000
Other	<u>3,980,543</u>	<u>4,226,354</u>	<u>37,600,408</u>
Total	\$43,417,717	\$44,144,177	\$393,698,259

EXPENSE

Salaries	\$7,311,412	\$6,184,549	\$56,254,285
Payroll Related	2,006,409	2,209,276	19,527,921
Loan Loss Provision	4,073,217	3,359,750	34,590,541
Occupancy and Equipment	1,920,568	1,749,468	16,464,143
Communications	532,122	527,900	4,997,860
Electronic Services	870,206	866,821	7,656,715
Member Education	996,692	934,476	8,492,358
Interest on Notes Payable	3,115,556	2,924,445	26,480,139
Other	<u>2,947,114</u>	<u>2,875,772</u>	<u>26,377,345</u>
Total	\$23,773,296	\$21,632,457	\$200,841,307

Net Income Before			
Dividends	\$19,644,421	\$22,511,720	\$192,856,952
Dividends	<u>12,288,353</u>	<u>12,537,056</u>	<u>109,155,812</u>
NET INCOME	<u><u>\$7,356,068</u></u>	<u><u>\$9,974,664</u></u>	<u><u>\$83,701,140</u></u>

LIABILITIES AND EQUITY

Savings		\$7,310,647,455
Shares	\$2,199,022,440	
Term Certificates	1,800,138,926	
IMMA	1,726,826,983	
Checking	1,039,921,853	
IRA	534,632,613	
Public Unit Shares	4,981,603	
Christmas Club	5,123,037	
Accrued Dividends on Savings		4,801,597
Accrued Salaries and Other Liabilities		61,026,770
Reserves		1,004,839,202
Regular	286,328,233	
Undivided Earnings	<u>718,510,969</u>	
TOTAL LIABILITIES AND EQUITY		<u><u>\$8,381,315,024</u></u>

COMPARATIVE ANALYSIS

	<u>This Month</u>	<u>Last Month</u>	<u>Avg. Last 12 Months</u>
Assets	\$8,381,315,024	\$8,456,278,131	\$8,440,274,120
Dividends *	12,288,353	12,537,056	16,775,109
Loans Granted	185,386,207	211,646,132	211,062,704
Loans Repaid	176,886,612	181,613,066	187,649,711
Net Incr. in Undiv. Earn. *	7,087,825	8,919,729	4,582,711
Average Savings Balance	17,174	17,379	17,492
Average Loan Balance	38,701	38,622	37,869
Loans to Savings	90.0%	89.0%	87.4%
Reserves to Loans	16.3%	16.3%	16.3%
Number of Members	425,670	424,847	421,317
Number of Borrowers	170,120	170,334	170,245

* Includes Extraordinary Dividend

LOAN ACCOUNT SUMMARY

	<u>Number</u>	<u>Amount</u>
Current and less than 60 days delinquent	223,082	\$6,520,857,209
60 to 179 days delinquent	3,343	51,891,518
180 to 359 days delinquent	424	8,792,896
360 days and greater delinquent	<u>67</u>	<u>2,324,890</u>
	<u>226,916</u>	<u>\$6,583,866,513</u>


President