

**CEFCU**  
**February 28, 2025**

**ASSETS**

**LIABILITIES AND EQUITY**

Loans		\$6,180,209,517
Consumer	\$2,819,177,668	
First Mortgage	2,433,765,053	
Credit Card	145,471,174	
Member Business (2,196 Loans)	781,795,622	
Undisbursed Loans		(5,670,838)
Deferred Loan Fees		(2,557,419)
Reserve for Loan Losses		<u>(62,240,086)</u>
Net Loans		\$6,109,741,174
Investments and Cash		\$1,780,942,711
Investments Held to Maturity		
(Market Value \$45,245,000)	45,245,000	
Investments Available for Sale	1,264,423,644	
Cash and Cash Receivable	463,689,732	
Service Organization	7,584,335	
Interest Receivable		31,691,076
Property and Property Improvements		64,525,566
DP Equipment and Software		3,327,459
Other Fixed Assets		3,739,143
Real Estate Owned		880,555
(Net of \$253,705 Valuation Reserve)		
NCUA Share Insurance Fund		62,092,828
Prepaid Insurance and Other Assets		<u>46,417,115</u>
<b>TOTAL ASSETS</b>		<b><u>\$8,103,357,627</u></b>

Savings		\$7,100,096,237
Shares	\$2,155,583,698	
Term Certificates	1,933,243,906	
IMMA	1,390,119,174	
Checking	1,068,706,715	
IRA	543,486,823	
Public Unit Shares	5,029,452	
Christmas Club	3,926,469	
Accrued Dividends on Savings		4,704,297
Accrued Salaries and Other Liabilities		98,597,649
Reserves		899,959,444
Regular	271,285,273	
Undivided Earnings	628,674,171	
<b>TOTAL LIABILITIES AND EQUITY</b>		<b><u>\$8,103,357,627</u></b>

**COMPARATIVE ANALYSIS**

	<u>This Month</u>	<u>Last Month</u>	<u>Avg. Last 12 Months</u>
Assets	\$8,103,357,627	\$7,989,218,563	\$7,898,375,047
Dividends *	10,924,533	11,957,546	15,444,338
Loans Granted	192,486,998	210,566,434	194,932,975
Loans Repaid	161,370,622	167,687,211	163,633,399
Net Incr. in Undiv. Earn. *	6,937,758	7,814,949	5,447,371
Average Savings Balance	17,386	17,174	16,955
Average Loan Balance	36,613	36,509	36,150
Loans to Savings	86.9%	87.9%	87.8%
Reserves to Loans	15.6%	15.3%	15.7%
Number of Members	408,379	406,851	401,405
Number of Borrowers	168,799	168,524	165,227

\* Includes Extraordinary Dividend

**INCOME**

	<u>This Month</u>	<u>Last Month</u>	<u>Year-to-Date</u>
Loan Interest	\$26,581,304	\$28,495,524	\$55,076,829
Investment Interest	8,849,351	9,379,648	18,228,999
Overdraft Charges	289,173	311,828	601,001
Asset Gains (Losses)	701	368,955	369,656
Other	3,589,469	3,728,441	7,317,910
<b>Total</b>	<b><u>\$39,309,998</u></b>	<b><u>\$42,284,396</u></b>	<b><u>\$81,594,395</u></b>

**EXPENSE**

Salaries	\$5,283,051	\$5,741,317	\$11,024,368
Payroll Related	2,328,788	1,749,890	4,078,678
Loan Loss Provision	2,835,184	4,644,866	7,480,050
Occupancy and Equipment	1,961,429	1,934,819	3,896,247
Communications	698,535	647,891	1,346,427
Electronic Services	910,202	892,038	1,802,240
Member Education	868,323	915,809	1,784,132
Interest on Borrowings	3,062,500	3,560,556	6,623,056
Other	2,412,350	2,878,036	5,290,386
<b>Total</b>	<b><u>\$20,360,362</u></b>	<b><u>\$22,965,222</u></b>	<b><u>\$43,325,584</u></b>

Net Income Before			
Dividends	\$18,949,636	\$19,319,174	\$38,268,811
Dividends	10,924,533	11,957,546	22,882,080
<b>NET INCOME</b>	<b><u>\$8,025,103</u></b>	<b><u>\$7,361,628</u></b>	<b><u>\$15,386,731</u></b>

**LOAN ACCOUNT SUMMARY**

	<u>Number</u>	<u>Amount</u>
Current and less than 60 days delinquent	218,530	\$6,124,430,264
60 to 179 days delinquent	3,302	40,514,576
180 to 359 days delinquent	805	11,473,311
360 days and greater delinquent	<u>158</u>	<u>3,791,366</u>
	<u>222,795</u>	<u>\$6,180,209,517</u>

  
**President**