

**CEFCU**  
**April 30, 2025**

**ASSETS**

Loans		\$6,274,209,170
Consumer	\$2,902,933,659	
First Mortgage	2,439,762,138	
Credit Card	146,353,730	
Member Business (2,174 Loans)	785,159,643	
Undisbursed Loans		(9,095,473)
Deferred Loan Fees		(2,505,472)
Reserve for Loan Losses		(61,994,567)
Net Loans		<u>\$6,200,613,658</u>
Investments and Cash		\$1,754,882,200
Investments Held to Maturity		
(Market Value \$45,245,000)	45,245,000	
Investments Available for Sale	1,224,877,101	
Cash and Cash Receivable	477,125,338	
Service Organization	7,634,761	
Interest Receivable		37,168,144
Property and Property Improvements		64,682,742
DP Equipment and Software		3,125,160
Other Fixed Assets		3,528,328
Real Estate Owned		681,252
(Net of \$245,305 Valuation Reserve)		
NCUA Share Insurance Fund		63,664,985
Prepaid Insurance and Other Assets		<u>47,745,135</u>
<b>TOTAL ASSETS</b>		<u><b>\$8,176,091,604</b></u>

**INCOME**

	<u>This Month</u>	<u>Last Month</u>	<u>Year-to-Date</u>
Loan Interest	\$28,417,090	\$29,056,737	\$112,550,655
Investment Interest	10,361,144	10,152,227	38,742,370
Overdraft Charges	287,036	265,048	1,153,086
Asset Gains (Losses)	2,950	(3,856)	368,750
Other	3,919,091	4,206,402	15,443,402
<b>Total</b>	<u><b>\$42,987,311</b></u>	<u><b>\$43,676,558</b></u>	<u><b>\$168,258,263</b></u>

**EXPENSE**

Salaries	\$5,921,361	\$6,417,437	\$23,363,166
Payroll Related	1,935,895	2,594,845	8,609,418
Loan Loss Provision	3,253,546	3,436,825	14,170,421
Occupancy and Equipment	1,838,147	1,816,974	7,551,369
Communications	750,687	483,607	2,580,720
Electronic Services	956,024	971,289	3,729,553
Member Education	952,152	801,405	3,537,689
Interest on Notes Payable	3,619,150	3,533,318	13,775,524
Other	3,202,313	2,510,943	11,003,642
<b>Total</b>	<u><b>\$22,429,275</b></u>	<u><b>\$22,566,643</b></u>	<u><b>\$88,321,502</b></u>

Net Income Before			
Dividends	\$20,558,036	\$21,109,915	\$79,936,761
Dividends	<u>11,774,101</u>	<u>12,236,896</u>	<u>46,893,076</u>
<b>NET INCOME</b>	<u><b>\$8,783,935</b></u>	<u><b>\$8,873,019</b></u>	<u><b>\$33,043,685</b></u>

**LIABILITIES AND EQUITY**

Savings		\$7,142,466,915
Shares	\$2,197,894,597	
Term Certificates	1,916,734,262	
IMMA	1,431,773,342	
Checking	1,039,884,079	
IRA	546,497,027	
Public Unit Shares	4,751,038	
Christmas Club	4,932,570	
Accrued Dividends on Savings		5,261,928
Accrued Salaries and Other Liabilities		106,813,653
Reserves		921,549,108
Regular	273,253,784	
Undivided Earnings	648,295,324	
<b>TOTAL LIABILITIES AND EQUITY</b>		<u><b>\$8,176,091,604</b></u>

**COMPARATIVE ANALYSIS**

	<u>This Month</u>	<u>Last Month</u>	<u>Avg. Last 12 Months</u>
Assets	\$8,176,091,604	\$8,329,718,980	\$7,942,822,930
Dividends *	11,774,101	12,236,896	15,821,810
Loans Granted	240,483,168	219,786,846	205,506,639
Loans Repaid	176,060,340	183,679,478	165,721,059
Net Incr. in Undiv. Earn. *	7,739,228	7,949,214	3,709,905
Average Savings Balance	17,315	17,619	17,020
Average Loan Balance	36,720	36,709	36,286
Loans to Savings	87.7%	85.7%	87.9%
Reserves to Loans	15.7%	15.7%	15.8%
Number of Members	412,493	410,618	403,930
Number of Borrowers	170,866	169,253	166,495

\* Includes Extraordinary Dividend

**LOAN ACCOUNT SUMMARY**

	<u>Number</u>	<u>Amount</u>
Current and less than 60 days delinquent	222,333	\$6,217,328,393
60 to 179 days delinquent	2,974	42,195,388
180 to 359 days delinquent	757	9,573,651
360 days and greater delinquent	<u>187</u>	<u>5,111,738</u>
	<u>226,251</u>	<u>\$6,274,209,170</u>

  
**President**