

**CEFCU**  
**December 31, 2025**

**ASSETS**

Loans		\$6,379,397,449
Consumer	\$2,913,784,840	
First Mortgage	2,515,561,223	
Credit Card	156,731,483	
Member Business (2,184 Loans)	793,319,903	
Undisbursed Loans		(8,623,013)
Deferred Loan Fees		(2,306,436)
Reserve for Loan Losses		<u>(62,470,246)</u>
Net Loans		\$6,305,997,754
Investments and Cash		\$1,751,109,845
Investments Held to Maturity		
(Market Value \$45,245,000)	45,245,000	
Investments Available for Sale	1,239,892,510	
Cash and Cash Receivable	457,995,952	
Service Organization	7,976,383	
Interest Receivable		33,512,379
Property and Property Improvements		65,907,333
DP Equipment and Software		2,658,138
Other Fixed Assets		3,869,957
Real Estate Owned		691,814
(Net of \$245,305 Valuation Reserve)		
NCUA Share Insurance Fund		64,889,447
Prepaid Insurance and Other Assets		<u>56,660,947</u>
<b>TOTAL ASSETS</b>		<b><u>\$8,285,297,614</u></b>

**INCOME**

	<u>This Month</u>	<u>Last Month</u>	<u>Year-to-Date</u>
Loan Interest	\$31,202,038	\$29,013,730	\$351,764,957
Investment Interest	8,617,789	8,528,370	112,151,726
Overdraft Charges	327,317	306,001	3,745,910
Asset Gains (Losses)	(26,711)	(134)	307,538
Other	<u>8,088,050</u>	<u>4,026,871</u>	<u>53,718,662</u>
Total	\$48,208,483	\$41,874,838	\$521,688,793

**EXPENSE**

Salaries	\$6,131,050	\$5,750,311	\$70,995,531
Payroll Related	1,932,084	1,712,639	24,472,538
Loan Loss Provision	3,769,279	3,421,416	41,212,215
Occupancy and Equipment	2,010,420	1,699,697	22,321,773
Communications	689,870	727,779	7,023,614
Electronic Services	562,967	881,556	10,684,536
Member Education	558,775	751,315	10,472,312
Interest on Borrowings	3,202,778	2,774,306	41,033,706
Other	<u>2,489,863</u>	<u>2,536,504</u>	<u>32,295,568</u>
Total	\$21,347,086	\$20,255,523	\$260,511,793
Net Income Before			
Dividends	\$26,861,397	\$21,619,315	\$261,177,000
Dividends	<u>12,610,653</u>	<u>12,113,960</u>	<u>143,699,816</u>
Net Income Before			
Extraordinary Dividend	\$14,250,744	\$9,505,355	\$117,477,184
Extraordinary Dividend	<u>54,999,590</u>	<u>0</u>	<u>54,999,590</u>
<b>NET INCOME/(LOSS)</b>	<b><u>(\$40,748,846)</u></b>	<b><u>\$9,505,355</u></b>	<b><u>\$62,477,594</u></b>

**LIABILITIES AND EQUITY**

Savings		\$7,238,301,643
Shares	\$2,166,971,807	
Term Certificates	1,890,999,557	
IMMA	1,553,440,558	
Checking	1,080,454,801	
IRA	538,963,130	
Public Unit Shares	4,741,627	
Christmas Club	2,730,163	
Accrued Dividends on Savings		5,481,373
Accrued Salaries and Other Liabilities		90,527,344
Reserves		950,987,254
Regular	281,556,348	
Undivided Earnings	669,430,906	
<b>TOTAL LIABILITIES AND EQUITY</b>		<b><u>\$8,285,297,614</u></b>

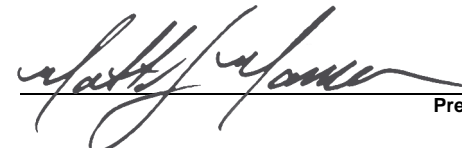
**COMPARATIVE ANALYSIS**

	<u>This Month</u>	<u>Last Month</u>	<u>Avg. Last 12 Months</u>
Assets	\$8,285,297,614	\$8,252,835,412	\$8,173,893,095
Dividends *	67,610,243	12,113,960	16,558,284
Loans Granted	196,085,590	175,771,199	203,128,241
Loans Repaid	184,755,725	169,453,523	177,502,725
Net Incr. in Undiv. Earn. *	(41,803,086)	8,739,274	4,297,708
Average Savings Balance	17,303	17,170	17,201
Average Loan Balance	37,299	37,182	36,919
Loans to Savings	88.0%	88.7%	88.4%
Reserves to Loans	15.9%	16.6%	15.9%
Number of Members	418,324	417,431	413,769
Number of Borrowers	171,033	171,340	170,650

\* Includes Extraordinary Dividend

**LOAN ACCOUNT SUMMARY**

	<u>Number</u>	<u>Amount</u>
Current and less than 60 days delinquent	222,211	\$6,307,740,786
60 to 179 days delinquent	4,114	57,255,998
180 to 359 days delinquent	745	11,990,272
360 days and greater delinquent	<u>94</u>	<u>2,410,393</u>
	<u>227,164</u>	<u>\$6,379,397,449</u>

  
**President**