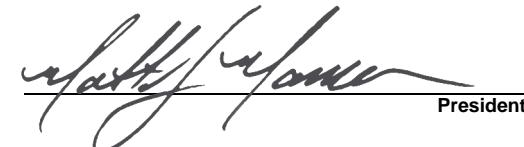


**CEFCU**  
**December 31, 2025**

<b>ASSETS</b>			<b>LIABILITIES AND EQUITY</b>		
Loans			Savings		\$7,238,301,643
Consumer	\$2,913,784,840		Shares	\$2,166,971,807	
First Mortgage	2,515,561,223		Term Certificates	1,890,999,557	
Credit Card	156,731,483		IMMA	1,553,440,558	
Member Business (2,184 Loans)	793,319,903		Checking	1,080,454,801	
Undisbursed Loans		(8,623,013)	IRA	538,963,130	
Deferred Loan Fees		(2,306,436)	Public Unit Shares	4,741,627	
Reserve for Loan Losses		(62,470,246)	Christmas Club	2,730,163	
Net Loans		\$6,305,997,754			
Investments and Cash		\$1,751,109,845	Accrued Dividends on Savings	5,481,373	
Investments Held to Maturity			Accrued Salaries and Other Liabilities	90,527,344	
(Market Value \$45,245,000)	45,245,000				
Investments Available for Sale	1,239,892,510		Reserves	950,987,254	
Cash and Cash Receivable	457,995,952		Regular	281,556,348	
Service Organization	7,976,383		Undivided Earnings	669,430,906	
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		56,660,947			
<b>TOTAL ASSETS</b>		<b>\$8,285,297,614</b>	<b>TOTAL LIABILITIES AND EQUITY</b>		<b>\$8,285,297,614</b>
<b>INCOME</b>			<b>COMPARATIVE ANALYSIS</b>		
	<u>This Month</u>	<u>Last Month</u>			
Loan Interest	\$31,202,038	\$29,013,730	<u>This Month</u>	<u>Last Month</u>	<u>Avg. Last 12 Months</u>
Investment Interest	8,617,789	8,528,370	\$8,285,297,614	\$8,252,835,412	\$8,173,893,095
Overdraft Charges	327,317	306,001	67,610,243	12,113,960	16,558,284
Asset Gains (Losses)	(26,711)	(134)	196,085,590	175,771,199	203,128,241
Other	8,088,050	4,026,871	184,755,725	169,453,523	177,502,725
Total	\$48,208,483	\$41,874,838	Net Incr. in Undiv. Earnings *	(41,803,086)	4,297,708
			Average Savings Balance	17,303	17,170
			Average Loan Balance	37,299	37,182
			Loans to Savings	88.0%	88.7%
			Reserves to Loans	15.9%	16.6%
			Number of Members	418,324	417,431
			Number of Borrowers	171,033	171,340
			* Includes Extraordinary Dividend		
<b>EXPENSE</b>			<b>LOAN ACCOUNT SUMMARY</b>		
	<u>This Month</u>	<u>Last Month</u>			
Salaries	\$6,131,050	\$5,750,311	<u>Number</u>	<u>Amount</u>	
Payroll Related	1,932,084	1,712,639	Current and less than 60 days delinquent	222,211	\$6,307,740,786
Loan Loss Provision	3,769,279	3,421,416	60 to 179 days delinquent	4,114	57,255,998
Occupancy and Equipment	2,010,420	1,699,697	180 to 359 days delinquent	745	11,990,272
Communications	689,870	727,779	360 days and greater delinquent	94	2,410,393
Electronic Services	562,967	881,556			
Member Education	558,775	751,315			
Interest on Borrowings	3,202,778	2,774,306			
Other	2,489,863	2,536,504			
Total	\$21,347,086	\$20,255,523			
Net Income Before					
Dividends	\$26,861,397	\$21,619,315			
Dividends	12,610,653	12,113,960			
Net Income Before					
Extraordinary Dividend	\$14,250,744	\$9,505,355			
Extraordinary Dividend	54,999,590	0			
<b>NET INCOME/(LOSS)</b>	<b>(\$40,748,846)</b>	<b>\$9,505,355</b>	<b>\$62,477,594</b>		

  
**President**