

CEFCU
January 31, 2026

ASSETS

Loans		\$6,377,469,744
Consumer	\$2,916,766,313	
First Mortgage	2,518,177,349	
Credit Card	153,912,482	
Member Business (2,146 Loans)	788,613,600	
Undisbursed Loans		(8,067,595)
Deferred Loan Fees		(2,299,304)
Reserve for Loan Losses		<u>(62,470,246)</u>
Net Loans		\$6,304,632,599
Investments and Cash		\$1,836,394,992
Investments Held to Maturity		
(Market Value \$45,245,000)	45,245,000	
Investments Available for Sale	1,293,536,060	
Cash and Cash Receivable	489,615,138	
Service Organization	7,998,794	
Interest Receivable		33,042,694
Property and Property Improvements		67,414,611
DP Equipment and Software		2,591,630
Other Fixed Assets		3,913,762
Real Estate Owned		691,814
(Net of \$245,305 Valuation Reserve)		
NCUA Share Insurance Fund		64,889,447
Prepaid Insurance and Other Assets		<u>55,762,683</u>
TOTAL ASSETS		<u>\$8,369,334,232</u>

INCOME

	<u>This Month</u>	<u>Last Month</u>	<u>Year-to-Date</u>
Loan Interest	\$30,456,509	\$31,202,038	\$30,456,509
Investment Interest	8,655,726	8,617,789	8,655,726
Overdraft Charges	338,187	327,317	338,187
Asset Gains (Losses)	0	(26,711)	0
Other	<u>3,927,455</u>	<u>8,088,050</u>	<u>3,927,455</u>
Total	\$43,377,877	\$48,208,483	\$43,377,877

EXPENSE

Salaries	\$5,932,458	\$6,131,050	\$5,932,458
Payroll Related	2,313,400	1,932,084	2,313,400
Loan Loss Provision	3,418,419	3,769,279	3,418,419
Occupancy and Equipment	1,897,348	2,010,420	1,897,348
Communications	651,890	689,870	651,890
Electronic Services	944,931	562,967	944,931
Member Education	867,714	558,775	867,714
Interest on Borrowings	2,812,500	3,202,778	2,812,500
Other	<u>3,112,343</u>	<u>2,489,863</u>	<u>3,112,343</u>
Total	\$21,951,003	\$21,347,086	\$21,951,003

Net Income Before Dividends	\$21,426,874	\$26,861,397	\$21,426,874
Dividends	<u>12,634,546</u>	<u>12,610,653</u>	<u>12,634,546</u>

Net Income Before Extraordinary Dividend	\$8,792,328	\$14,250,744	\$8,792,328
Extraordinary Dividend	<u>0</u>	<u>54,999,590</u>	<u>0</u>

NET INCOME/(LOSS)	<u>\$8,792,328</u>	<u>(\$40,748,846)</u>	<u>\$8,792,328</u>
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LIABILITIES AND EQUITY

Savings		\$7,301,763,206
Shares	\$2,191,467,216	
Term Certificates	1,904,151,307	
IMMA	1,580,709,324	
Checking	1,079,389,522	
IRA	538,161,835	
Public Unit Shares	4,631,189	
Christmas Club	3,252,813	
Accrued Dividends on Savings		5,285,245
Accrued Salaries and Other Liabilities		103,505,992
Reserves		958,779,789
Regular	282,475,717	
Undivided Earnings	676,304,072	
TOTAL LIABILITIES AND EQUITY		<u>\$8,369,334,232</u>

COMPARATIVE ANALYSIS

	<u>This Month</u>	<u>Last Month</u>	<u>Avg. Last 12 Months</u>
Assets	\$8,369,334,232	\$8,285,297,614	\$8,205,569,401
Dividends *	12,634,546	67,610,243	16,614,701
Loans Granted	181,566,833	196,085,590	200,711,608
Loans Repaid	179,960,081	184,755,725	178,525,464
Net Incr. in Undiv. Earn. *	7,872,959	(41,803,086)	4,302,542
Average Savings Balance	17,416	17,303	17,221
Average Loan Balance	37,354	37,299	36,989
Loans to Savings	87.2%	88.0%	88.3%
Reserves to Loans	16.0%	15.9%	16.0%
Number of Members	419,252	418,324	414,802
Number of Borrowers	170,730	171,033	170,834

* Includes Extraordinary Dividend

LOAN ACCOUNT SUMMARY

	<u>Number</u>	<u>Amount</u>
Current and less than 60 days delinquent	220,368	\$6,303,057,986
60 to 179 days delinquent	4,255	60,083,244
180 to 359 days delinquent	842	11,917,753
360 days and greater delinquent	<u>86</u>	<u>2,410,761</u>
	<u>225,551</u>	<u>\$6,377,469,744</u>


President