CEFCU
May 31, 2026

ASSETS

Loans		$6,444,644,024
Consumer	$2,918,683,794	
First Mortgage	2,564,403,776	
Credit Card	151,282,640	
Member Business (2,155 Loans)	810,273,814	
Undisbursed Loans		(7,311,794)
Deferred Loan Fees		(2,242,249)
Reserve for Loan Losses		(62,661,133)
Net Loans		$6,372,428,848
Investments and Cash		$2,012,081,938
Investments Held to Maturity (Market Value $45,245,000)	45,245,000	
Investments Available for Sale	1,401,580,898	
Cash and Cash Receivable	557,079,314	
Service Organization	8,176,726	
Interest Receivable		37,190,374
Property and Property Improvements		68,000,275
DP Equipment and Software		5,123,988
Other Fixed Assets		3,895,228
Real Estate Owned (Net of $245,305 Valuation Reserve)		792,537
NCUA Share Insurance Fund		65,959,720
Prepaid Insurance and Other Assets		55,553,237
TOTAL ASSETS		$8,621,026,145

INCOME

	This Month	Last Month	Year-to-Date
Loan Interest	$30,428,107	$29,716,896	$149,458,218
Investment Interest	9,653,999	9,772,101	45,964,231
Overdraft Charges	300,102	288,747	1,515,273
Asset Gains (Losses)	(678)	(5,564)	69,299
Other	4,182,642	3,975,377	20,217,921
Total	$44,564,172	$43,747,557	$217,224,942

EXPENSE

	This Month	Last Month	Year-to-Date
Salaries	$6,209,694	$6,403,013	$30,264,282
Payroll Related	2,131,475	2,081,146	11,305,005
Loan Loss Provision	4,123,102	4,339,053	19,808,020
Occupancy and Equipment	1,685,133	1,756,561	9,020,684
Communications	535,559	555,263	2,907,407
Electronic Services	874,310	842,017	4,218,469
Member Education	1,044,751	1,377,866	4,896,709
Interest on Notes Payable	2,920,556	3,024,861	14,390,417
Other	2,657,697	3,194,103	14,438,872
Total	$22,182,277	$23,573,883	$111,249,865
Net Income Before Dividends	$22,381,895	$20,173,674	$105,975,077
Dividends	11,903,097	11,584,245	59,867,425
NET INCOME	$10,478,798	$8,589,429	$46,107,652

LIABILITIES AND EQUITY

Savings		$7,550,050,614
Shares	$2,269,991,418	
Term Certificates	1,922,775,266	
IMMA	1,670,708,612	
Checking	1,135,851,612	
IRA	541,174,666	
Public Unit Shares	4,266,804	
Christmas Club	5,282,236	
Accrued Dividends on Savings		5,316,843
Accrued Salaries and Other Liabilities		77,983,598
Reserves		987,675,090
Regular	283,463,893	
Undivided Earnings	704,211,197	
TOTAL LIABILITIES AND EQUITY		$8,621,026,145

COMPARATIVE ANALYSIS

	This Month	Last Month	Avg. Last 12 Months
Assets	$8,621,026,145	$8,584,918,514	$8,329,705,358
Dividends *	11,903,097	11,584,245	16,632,791
Loans Granted	206,620,476	227,268,457	199,650,075
Loans Repaid	196,786,850	186,903,032	184,620,688
Net Incr. in Undiv. Earn. *	10,145,416	8,553,170	4,548,903
Average Savings Balance	17,882	17,783	17,351
Average Loan Balance	38,102	38,005	37,365
Loans to Savings	85.2%	85.6%	87.8%
Reserves to Loans	16.3%	16.2%	16.2%
Number of Members	422,214	422,272	418,231
Number of Borrowers	169,143	169,419	170,645

* Includes Extraordinary Dividend

LOAN ACCOUNT SUMMARY

	Number	Amount
Current and less than 60 days delinquent	221,094	$6,388,187,523
60 to 179 days delinquent	3,134	45,026,921
180 to 359 days delinquent	490	9,726,595
360 days and greater delinquent	57	1,702,985
	224,775	$6,444,644,024

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