CEFCU
June 30, 2026

ASSETS

Loans		$6,497,256,588
Consumer	$2,950,065,483	
First Mortgage	2,575,338,264	
Credit Card	153,327,285	
Member Business (2,162 Loans)	818,525,556	
Undisbursed Loans		(5,964,438)
Deferred Loan Fees		(2,213,297)
Reserve for Loan Losses		(62,959,581)
Net Loans		$6,426,119,272
Investments and Cash		$1,843,738,725
Investments Held to Maturity (Market Value $45,245,000)	45,245,000	
Investments Available for Sale	1,372,868,650	
Cash and Cash Receivable	417,419,009	
Service Organization	8,206,066	
Interest Receivable		34,328,540
Property and Property Improvements		67,769,142
DP Equipment and Software		5,036,005
Other Fixed Assets		3,822,500
Real Estate Owned (Net of $245,305 Valuation Reserve)		746,137
NCUA Share Insurance Fund		65,959,720
Prepaid Insurance and Other Assets		54,846,421
TOTAL ASSETS		$8,502,366,462

INCOME

	This Month	Last Month	Year-to-Date
Loan Interest	$30,250,264	$30,428,107	$179,708,483
Investment Interest	9,002,718	9,653,999	54,966,949
Overdraft Charges	340,083	300,102	1,855,355
Asset Gains (Losses)	4,274	(678)	73,573
Other	5,092,425	4,182,642	25,310,346
Total	$44,689,764	$44,564,172	$261,914,706

EXPENSE

	This Month	Last Month	Year-to-Date
Salaries	$6,268,210	$6,209,694	$36,532,491
Payroll Related	2,147,272	2,131,475	13,452,277
Loan Loss Provision	3,797,778	4,123,102	23,605,798
Occupancy and Equipment	1,923,307	1,685,133	10,943,991
Communications	484,745	535,559	3,392,152
Electronic Services	819,256	874,310	5,037,724
Member Education	803,339	1,044,751	5,700,049
Interest on Notes Payable	3,024,861	2,920,556	17,415,278
Other	2,954,816	2,657,697	17,393,689
Total	$22,223,584	$22,182,277	$133,473,449
Net Income Before Dividends	$22,466,180	$22,381,895	$128,441,257
Dividends	11,904,490	11,903,097	71,771,915
NET INCOME	$10,561,690	$10,478,798	$56,669,342

LIABILITIES AND EQUITY

Savings		$7,425,633,681
Shares	$2,240,974,568	
Term Certificates	1,869,306,150	
IMMA	1,684,264,437	
Checking	1,082,595,215	
IRA	538,353,641	
Public Unit Shares	4,434,775	
Christmas Club	5,704,895	
Accrued Dividends on Savings		4,861,016
Accrued Salaries and Other Liabilities		76,352,911
Reserves		995,518,854
Regular	284,134,663	
Undivided Earnings	711,384,191	
TOTAL LIABILITIES AND EQUITY		$8,502,366,462

COMPARATIVE ANALYSIS

	This Month	Last Month	Avg. Last 12 Months
Assets	$8,502,366,462	$8,621,026,145	$8,356,980,487
Dividends *	11,904,490	11,903,097	16,685,174
Loans Granted	255,211,300	206,620,476	204,670,897
Loans Repaid	199,321,612	196,786,850	186,688,578
Net Incr. in Undiv. Earn. *	9,890,919	10,145,416	4,622,174
Average Savings Balance	17,533	17,882	17,391
Average Loan Balance	38,252	38,102	37,479
Loans to Savings	87.4%	85.2%	87.6%
Reserves to Loans	16.3%	16.3%	16.2%
Number of Members	423,526	422,214	419,017
Number of Borrowers	169,852	169,143	170,506

* Includes Extraordinary Dividend

LOAN ACCOUNT SUMMARY

	Number	Amount
Current and less than 60 days delinquent	222,273	$6,435,229,571
60 to 179 days delinquent	3,344	50,601,682
180 to 359 days delinquent	410	9,632,682
360 days and greater delinquent	65	1,792,653
	226,092	$6,497,256,588

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