

CEFCU
August 31, 2026

ASSETS

Loans		\$6,578,646,766
Consumer	\$2,982,694,522	
First Mortgage	2,606,230,739	
Credit Card	154,971,764	
Member Business (2,167 Loans)	834,749,741	
Undisbursed Loans		(4,993,952)
Deferred Loan Fees		(2,240,721)
Reserve for Loan Losses		<u>(63,379,139)</u>
Net Loans		\$6,508,032,954
Investments and Cash		\$1,684,827,116
Investments Held to Maturity		
(Market Value \$45,245,000)	45,245,000	
Investments Available for Sale	1,328,689,954	
Cash and Cash Receivable	302,598,493	
Service Organization	8,293,669	
Interest Receivable		32,651,644
Property and Property Improvements		67,279,560
DP Equipment and Software		4,854,625
Other Fixed Assets		3,633,956
Real Estate Owned		746,137
(Net of \$245,305 Valuation Reserve)		
NCUA Share Insurance Fund		65,959,720
Prepaid Insurance and Other Assets		<u>88,292,419</u>
TOTAL ASSETS		<u>\$8,456,278,131</u>

INCOME

	<u>This Month</u>	<u>Last Month</u>	<u>Year-to-Date</u>
Loan Interest	\$30,981,103	\$30,902,981	\$241,592,566
Investment Interest	8,588,714	8,887,949	72,443,612
Overdraft Charges	350,691	347,565	2,553,611
Asset Gains (Losses)	(2,685)	0	70,888
Other	<u>4,226,354</u>	<u>4,083,164</u>	<u>33,619,865</u>
Total	\$44,144,177	\$44,221,659	\$350,280,542

EXPENSE

Salaries	\$6,184,549	\$6,225,832	\$48,942,873
Payroll Related	2,209,276	1,859,958	17,521,512
Loan Loss Provision	3,359,750	3,551,776	30,517,324
Occupancy and Equipment	1,749,468	1,850,116	14,543,575
Communications	527,900	545,687	4,465,738
Electronic Services	866,821	881,964	6,786,509
Member Education	934,476	861,141	7,495,666
Interest on Notes Payable	2,924,445	3,024,861	23,364,583
Other	<u>2,875,772</u>	<u>3,160,771</u>	<u>23,430,231</u>
Total	\$21,632,457	\$21,962,106	\$177,068,011

Net Income Before			
Dividends	\$22,511,720	\$22,259,553	\$173,212,531
Dividends	<u>12,537,056</u>	<u>12,558,488</u>	<u>96,867,459</u>
NET INCOME	<u>\$9,974,664</u>	<u>\$9,701,065</u>	<u>\$76,345,072</u>

LIABILITIES AND EQUITY

Savings		\$7,383,393,907
Shares	\$2,228,560,723	
Term Certificates	1,821,849,938	
IMMA	1,712,252,837	
Checking	1,073,831,486	
IRA	536,161,420	
Public Unit Shares	4,458,617	
Christmas Club	6,278,886	
Accrued Dividends on Savings		4,932,673
Accrued Salaries and Other Liabilities		57,601,353
Reserves		1,010,350,198
Regular	286,059,990	
Undivided Earnings	724,290,208	
TOTAL LIABILITIES AND EQUITY		<u>\$8,456,278,131</u>

COMPARATIVE ANALYSIS

	<u>This Month</u>	<u>Last Month</u>	<u>Avg. Last 12 Months</u>
Assets	\$8,456,278,131	\$8,530,201,946	\$8,414,908,854
Dividends *	12,537,056	12,558,488	16,749,800
Loans Granted	211,646,132	249,951,528	210,623,094
Loans Repaid	181,613,066	192,163,415	187,282,930
Net Incr. in Undiv. Earn. *	8,919,729	8,830,675	4,709,540
Average Savings Balance	17,379	17,547	17,466
Average Loan Balance	38,622	38,478	37,735
Loans to Savings	89.0%	87.8%	87.4%
Reserves to Loans	16.3%	16.3%	16.3%
Number of Members	424,847	424,525	420,558
Number of Borrowers	170,334	170,265	170,327

* Includes Extraordinary Dividend

LOAN ACCOUNT SUMMARY

	<u>Number</u>	<u>Amount</u>
Current and less than 60 days delinquent	222,775	\$6,515,635,994
60 to 179 days delinquent	3,382	51,625,240
180 to 359 days delinquent	411	8,859,872
360 days and greater delinquent	<u>68</u>	<u>2,525,660</u>
	<u>226,636</u>	<u>\$6,578,646,766</u>


President