

CPM Federal Credit Union - Charter No. 21971
Statement of Financial Condition as of January 31, 2021

ASSETS			LIABILITIES and EQUITY				
CASH, INVESTMENTS, and LOANS			LIABILITIES				
Cash and Cash Equivalents			21,534,288		Maturity	Maturity	
				Borrowed Funds	<u>< 1 year</u>	<u>> 1 year</u>	
	Maturity	Maturity		Notes Payable			
Securities	<u>< 1 year</u>	<u>> 1 year</u>		Reverse Repurchase			
Held-to-Maturity Securities	1,000,000	26,888,408		Other			
Other Investments				Accrued Dividends/Interest Payable			43,068
Corporate Credit Unions	5,908,389			Other Acrr Exps and Accts Payable			<u>8,662,274</u>
Perpetual Cont. Capital		1,973,583		TOTAL LIABILITIES			8,705,342
EBA & EBA90	1,000,000						
Federal Reserve Account	85,917,625			Members' Shares			
Credit Unions & Banks	38,671,751	16,318,000		Regular Shares	180,871,120		
CUSOs				Share Drafts	92,326,554		
CU Cooperative Systems		659,630		Money Market	88,566,876		
Total Investments	<u>132,497,766</u>	<u>45,839,621</u>	178,337,387	Share Certificates	29,980,549	7,820,813	
				IRA Certificates	13,013,916	8,712,892	
Loans				IRA Shares	3,139,254		
Commercial		0		TOTAL SHARES	<u>407,898,268</u>	<u>16,533,705</u>	424,431,974
Real Estate		143,956,426					
Fully Secured		61,425,126		EQUITY			
VISA, Signature, & Overdraft		26,434,151		Reserves			
Other Loans		<u>3,806,361</u>		Regulatory/Statutory Reserves		4,481,474	
Total Loans		235,622,064		Special Reserves		0	
Deferred Loan Origination		82,401		Other Reserves		<u>0</u>	
Allowance for Loan Loss		(2,034,997)		Total Regular Reserves			4,481,474
Allowance for Neg Share Loss		<u>(4,598)</u>		Undivided Earnings			
Net Loans			233,664,871	Undivided Earnings		42,515,761	
				Net Income		<u>381,284</u>	
				Total Undivided Earnings			42,897,046
				Total Other Comprehensive Equity			(2,711,828)
OTHER ASSETS				TOTAL MEMBERS' EQUITY			<u>44,666,692</u>
NCUSIF Deposit			3,949,277	TOTAL LIABILITIES & EQUITY			<u>477,804,007</u>
Land and Buildings, Net			18,733,480				
Furniture and Equipment, Net			2,712,302	Fair Value of Held-to Maturity Securities			
Loans Held for Sale			718,669	Federal Agency Securities		27,922,937	
All Other Assets			18,153,734				
TOTAL ASSETS			<u>477,804,007</u>				

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CPM Federal Credit Union - Charter No. 21971
Statement of Income for the Period Ended January 31, 2021

	<u>Month-to-Date</u>	<u>Quarter-to-Date</u>	<u>Year-To-Date</u>
INTEREST INCOME			
Interest on Loans	925,656	925,656	925,656
Less: Interest Refund	0	0	0
Investment Income	86,252	86,252	86,252
Other	14,277	14,277	14,277
TOTAL INTEREST INCOME	1,026,185	1,026,185	1,026,185
INTEREST EXPENSE			
Dividends	70,171	70,171	70,171
Interest on Borrowed Money	0	0	0
TOTAL INTEREST EXPENSE	70,171	70,171	70,171
NET INTEREST INCOME	956,014	956,014	956,014
Less: Provision for Loan Loss	8,237	8,237	8,237
NII AFTER PLL	947,777	947,777	947,777
OTHER NON-INTEREST INCOME			
Net Gain (Loss) on Sale of Securities	0	0	0
Member Service Fees	635,073	635,073	635,073
Miscellaneous Operating Income	640,268	640,268	640,268
Gain (Loss) on Disposal of Assets	(5,515)	(5,515)	(5,515)
Gain (Loss) on Sale of Repossessed Asset	(5,170)	(5,170)	(5,170)
Extraordinary Gain (Loss)	0	0	0
TOTAL NON-INTEREST INCOME	1,264,656	1,264,656	1,264,656
OPERATING EXPENSES			
Employee Compensation and Benefits	846,755	846,755	846,755
Travel and Conference	5,642	5,642	5,642
Association Dues	4,380	4,380	4,380
Office Occupancy	164,499	164,499	164,499
Office Operations	149,092	149,092	149,092
Educational and Promotional	8,217	8,217	8,217
Loan Servicing Expense	192,759	192,759	192,759
Professional and Outside Services	445,924	445,924	445,924
Member Insurance	0	0	0
Operating Fee	8,902	8,902	8,902
Miscellaneous Operating Expense	4,979	4,979	4,979
TOTAL OPERATING EXPENSE	1,831,148	1,831,148	1,831,148
NET INCOME	381,284	381,284	381,284

CLASSIFICATION OF LOANS OUTSTANDING		
Degree of Delinquency	<u>Dollars</u>	<u>Number</u>
Current to < 2 months	6,424,346	1,010
2 to 6 months	208,042	42
6 to < 12 months	36,089	2
Greater than 12 mos.	11,446	1
TOTAL LOANS	6,679,923	1,055

OTHER LOAN INFORMATION		
Total loans made YTD	6,111,930	345
Loans since organization	1,837,635,468	318,028
Total loans charged off YTD	98,655	
Recovery of loans charged off YTD	39,235	
NET LOANS CHARGED OFF	59,420	

MISCELLANEOUS INFORMATION	
Number of members	59,252
Number of potential members	492,289

We certify, to the best of our knowledge and belief, this statement and the related statements are true and correct, and present fairly the financial position and the results of the operations for the periods covered.

<i>Ralph A. Micalizzi Jr.</i>	02/18/2021
Certified Correct by:	<u>Date</u>
<i>Alicia G. Webb</i>	02/18/2021
Treasurer of the Board of Directors	<u>Date</u>
<i>Michael Chodurski</i>	02/18/2021
Chairman of the Board of Directors	<u>Date</u>