CPM Federal Credit Union - Charter No. 21971

Statement of Financial Condition as of November 30, 2021

ASSETS				LIABILITIES and EQUITY			
CASH, INVESTMENTS, and LOANS				**LIABILITIES**			
Cash and Cash Equivalents			**25,855,427**		Maturity	Maturity	
	Maturity	Maturity		**Borrowed Funds**	< 1 year	> 1 year	
Securities	< 1 year	> 1 year		Notes Payable			
Held-to-Maturity Securities	500,000	93,641,376		Reverse Repurchase			
Other Investments				Other			
Corporate Credit Unions	4,221,078			**Accrued Dividends/Interest Payable**			59,417
Perpetual Cont. Capital		1,973,583		**Other Accr Exps and Accts Payable**			6,840,575
EBA & EBA90	1,000,000			**TOTAL LIABILITIES**			**6,899,992**
Federal Reserve Account	67,403,097						
Credit Unions & Banks	18,788,000	10,912,000		**Members' Shares**			
CUSOs				Regular Shares	212,016,677		
CU Cooperative Systems		659,630		Share Drafts	100,881,106		
Total Investments	**91,912,175**	**107,186,590**	**199,098,764**	Money Market	104,863,780		
				Share Certificates	22,786,309	11,665,129	
Loans				IRA Certificates	12,126,861	8,857,376	
Commercial		0		IRA Shares	3,718,855		
Real Estate		154,729,369		**TOTAL SHARES**	**456,393,587**	**20,522,505**	**476,916,092**
Fully Secured		69,551,270					
VISA, Signature, & Overdraft		26,931,547		**EQUITY**			
Other Loans		13,852,600					
Total Loans		**265,064,786**		**Reserves**			
Deferred Loan Origination		102,081		Regulatory/Statutory Reserves		4,481,474	
Allowance for Loan Loss		(1,468,112)		Special Reserves		0	
Allowance for Neg Share Loss		(6,364)		Other Reserves		0	
Net Loans			**263,692,391**	**Total Regular Reserves**			**4,481,474**
				Undivided Earnings			
OTHER ASSETS				Undivided Earnings		45,660,205	
NCUSIF Deposit			4,611,727	Net Income		134,899	
Land and Buildings, Net			18,319,994	**Total Undivided Earnings**			**45,795,103**
Furniture and Equipment, Net			2,019,829	**Total Other Comprehensive Equity**			**(2,451,865)**
Loans Held for Sale			48,579	**TOTAL MEMBERS' EQUITY**			**47,824,713**
All Other Assets			17,994,086				
TOTAL ASSETS			**531,640,797**	**TOTAL LIABILITIES & EQUITY**			**531,640,797**
				Fair Value of Held-to Maturity Securities		93,211,252	

Federally Insured by NCUA

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Statement of Income for the Period Ended November 30, 2021

	Month-to-Date	Quarter-to-Date	Year-To-Date
INTEREST INCOME			
Interest on Loans	926,222	1,865,077	10,014,988
Less: Interest Refund	0	0	0
Investment Income	81,517	164,130	893,964
Other	14,250	28,527	156,818
TOTAL INTEREST INCOME	**1,021,989**	**2,057,734**	**11,065,770**
INTEREST EXPENSE			
Dividends	54,982	112,883	665,875
Interest on Borrowed Money	0	0	0
TOTAL INTEREST EXPENSE	**54,982**	**112,883**	**665,875**
NET INTEREST INCOME	**967,007**	**1,944,851**	**10,399,895**
Less: Provision for Loan Loss	52,999	174,929	8,553
NII AFTER PLL	**914,008**	**1,769,922**	**10,391,342**
OTHER NON-INTEREST INCOME			
Net Gain (Loss) on Sale of Securities	0	0	0
Member Service Fees	663,607	1,366,626	6,983,919
Miscellaneous Operating Income	561,531	1,103,956	6,577,516
Gain (Loss) on Disposal of Assets	0	(43,315)	(83,120)
Gain (Loss) on Sale of Repossessed Asset	0	0	(15,338)
Extraordinary Gain (Loss)	0	0	0
TOTAL NON-INTEREST INCOME	**1,225,139**	**2,427,267**	**13,462,976**
OPERATING EXPENSES			
Employee Compensation and Benefits	968,101	1,861,696	10,047,136
Travel and Conference	9,520	32,776	95,325
Association Dues	3,980	7,973	45,942
Office Occupancy	131,588	249,448	1,532,441
Office Operations	154,129	310,682	1,740,457
Educational and Promotional	19,919	45,539	185,031
Loan Servicing Expense	191,995	313,038	1,715,778
Professional and Outside Services	503,859	956,435	5,015,197
Member Insurance	0	0	0
Operating Fee	7,811	15,623	89,197
Miscellaneous Operating Expense	13,346	31,607	108,471
TOTAL OPERATING EXPENSE	**2,004,248**	**3,824,817**	**20,574,976**
NET INCOME	**134,899**	**372,372**	**3,279,342**

CLASSIFICATION OF LOANS OUTSTANDING

Degree of Delinquency	Dollars	Number
Current to < 2 months	6,598,184	1,139
2 to 6 months	227,363	26
6 to < 12 months	98,051	1
Greater than 12 mos.	480,674	3
TOTAL LOANS	**7,404,273**	**1,169**

OTHER LOAN INFORMATION

Total loans made YTD	105,535,792	5,435
Loans since organization	1,937,059,330	323,118
Total loans charged off YTD	987,664	
Recovery of loans charged off YTD	362,810	
NET LOANS CHARGED OFF	**624,854**	

MISCELLANEOUS INFORMATION

Number of members	60,474
Number of potential members	494,845

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.

Ralph A. Micaliszi Jr. — 12/16/2021

Certified Correct by: **Date**

Alicia D. Webb — 12/16/2021

Treasurer of the Board of Directors **Date**

Michael Chodnicki — 12/17/2021

Chairman of the Board of Directors **Date**