

**CPM Federal Credit Union - Charter No. 21971**  
**Statement of Financial Condition as of January 31, 2023**

ASSETS			LIABILITIES and EQUITY			
CASH, INVESTMENTS, and LOANS			LIABILITIES			
<b>Cash and Cash Equivalents</b>			<b>10,962,967</b>			
				<b>Borrowed Funds</b>	Maturity <u>&lt; 1 year</u>	Maturity <u>&gt; 1 year</u>
	Maturity <u>&lt; 1 year</u>	Maturity <u>&gt; 1 year</u>		Notes Payable		
<b>Securities</b>				Reverse Repurchase		
Held-to-Maturity Securities	2,170,000	108,566,935		Other		
<b>Other Investments</b>						
Corporate Credit Unions	5,480,570			<b>Accrued Dividends/Interest Payable</b>		79,969
Perpetual Cont. Capital		1,973,583		<b>Other Accr Exps and Accts Payable</b>		<u>2,266,105</u>
EBA & EBA90	1,000,000			<b>TOTAL LIABILITIES</b>		<b>2,346,074</b>
Federal Reserve Account	23,377,373					
Credit Unions & Banks	2,232,000	3,224,000		<b>Members' Shares</b>		
<b>CUSOs</b>				Regular Shares	230,245,100	
CU Cooperative Systems		659,630		Share Drafts	108,242,595	
<b>Total Investments</b>	<u><b>34,259,943</b></u>	<u><b>114,424,149</b></u>	<b>148,684,091</b>	Money Market	113,407,575	
<b>Loans</b>				Share Certificates	33,729,597	10,969,577
Commercial		0		IRA Certificates	14,296,958	7,430,017
Real Estate		188,477,777		IRA Shares	4,121,178	
Fully Secured		90,165,006		<b>TOTAL SHARES</b>	<u><b>504,043,003</b></u>	<u><b>18,399,594</b></u>
VISA & Unsecured		36,607,240				
Other Loans		<u>56,859,850</u>		<b>EQUITY</b>		
<b>Total Loans</b>		<b>372,109,873</b>		<b>Reserves</b>		
Deferred Loan Origination		146,809		Regulatory/Statutory Reserves		4,481,474
Allowance for Loan Loss		(1,769,768)		Special Reserves		0
Allowance for Neg Share Loss		<u>(4,765)</u>		Other Reserves		<u>0</u>
<b>Net Loans</b>			<b>370,482,150</b>	<b>Total Regular Reserves</b>		<b>4,481,474</b>
				<b>Undivided Earnings</b>		
	<b>OTHER ASSETS</b>			Undivided Earnings		50,874,966
NCUSIF Deposit			5,061,035	Net Income		<u>508,365</u>
Land and Buildings, Net			18,153,345	<b>Total Undivided Earnings</b>		<b>51,383,331</b>
Furniture and Equipment, Net			757,575	<b>Total Other Comprehensive Equity</b>		<u>(1,987,576)</u>
Loans Held for Sale			0	<b>TOTAL MEMBERS' EQUITY</b>		<u><b>53,877,229</b></u>
All Other Assets			24,564,736	<b>TOTAL LIABILITIES &amp; EQUITY</b>		<u><b>578,665,900</b></u>
<b>TOTAL ASSETS</b>			<u><b>578,665,900</b></u>			
				<b>Fair Value of Held-to Maturity Securities</b>		102,260,694

**CPM Federal Credit Union - Charter No. 21971**  
**Statement of Income for the Period Ended January 31, 2023**

	<u>Month-to-Date</u>	<u>Quarter-to-Date</u>	<u>Year-To-Date</u>
<b>INTEREST INCOME</b>			
Interest on Loans	1,499,815	1,499,815	1,499,815
Less: Interest Refund	0	0	0
Investment Income	231,898	231,898	231,898
Other	20,927	20,927	20,927
<b>TOTAL INTEREST INCOME</b>	<b>1,752,639</b>	<b>1,752,639</b>	<b>1,752,639</b>
<b>INTEREST EXPENSE</b>			
Dividends	233,404	233,404	233,404
Interest on Borrowed Money	0	0	0
<b>TOTAL INTEREST EXPENSE</b>	<b>233,404</b>	<b>233,404</b>	<b>233,404</b>
<b>NET INTEREST INCOME</b>	<b>1,519,235</b>	<b>1,519,235</b>	<b>1,519,235</b>
Less: Provision for Loan Loss	72,674	72,674	72,674
<b>NII AFTER PLL</b>	<b>1,446,561</b>	<b>1,446,561</b>	<b>1,446,561</b>
<b>OTHER NON-INTEREST INCOME</b>			
Net Gain (Loss) on Sale of Securities	0	0	0
Member Service Fees	714,427	714,427	714,427
Miscellaneous Operating Income	608,462	608,462	608,462
Gain (Loss) on Disposal of Assets	0	0	0
Gain (Loss) on Sale of Repossessed Assets	(2,258)	(2,258)	(2,258)
Extraordinary Gain (Loss)	0	0	0
<b>TOTAL NON-INTEREST INCOME</b>	<b>1,320,632</b>	<b>1,320,632</b>	<b>1,320,632</b>
<b>OPERATING EXPENSES</b>			
Employee Compensation and Benefits	1,170,846	1,170,846	1,170,846
Travel and Conference	16,223	16,223	16,223
Association Dues	4,491	4,491	4,491
Office Occupancy	125,912	125,912	125,912
Office Operations	158,047	158,047	158,047
Educational and Promotional	26,762	26,762	26,762
Loan Servicing Expense	180,560	180,560	180,560
Professional and Outside Services	563,910	563,910	563,910
Member Insurance	0	0	0
Operating Fee	7,175	7,175	7,175
Miscellaneous Operating Expense	4,901	4,901	4,901
<b>TOTAL OPERATING EXPENSE</b>	<b>2,258,828</b>	<b>2,258,828</b>	<b>2,258,828</b>
<b>NET INCOME</b>	<b>508,365</b>	<b>508,365</b>	<b>508,365</b>

<b>CLASSIFICATION OF LOANS OUTSTANDING</b>		
<b>Degree of Delinquency</b>	<u>Dollars</u>	<u>Number</u>
Current to < 2 months	10,200,823	1,436
2 to 6 months	574,899	99
6 to < 12 months	60,523	1
Greater than 12 mos.	0	0
<b>TOTAL LOANS</b>	<b>10,836,245</b>	<b>1,536</b>

<b>OTHER LOAN INFORMATION</b>		
Total loans made YTD	10,734,427	510
Loans since organization	2,102,021,260	332,018
Total loans charged off YTD	71,903	
Recovery of loans charged off YTD	10,447	
<b>NET LOANS CHARGED OFF</b>	<b>61,456</b>	

<b>MISCELLANEOUS INFORMATION</b>	
Number of members	61,626
Number of potential members	495,472

**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>	02/21/2023
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<b>Certified Correct by:</b>	<b>Date</b>
<i>Alicia G. Webb</i>	02/22/2023
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<b>Treasurer of the Board of Directors</b>	<b>Date</b>
<i>Michael Choduricki</i>	02/21/2023
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<b>Chairman of the Board of Directors</b>	<b>Date</b>