				Inion - Charter No. 21971			
	ACCETC	Sta	tement of Financial C	Condition as of April 30, 2025			
CASH, INVI	ASSETS ESTMENTS, and LO	DANS			LITIES and EQUITY LIABILITIES		
Cash and Cash Equivalents			14,237,446		Maturity	Maturity	
				Borrowed Funds	≤ 1 year	<u>> 1 year</u>	
	Maturity	Maturity		Notes Payable	0		
Securities	<u>< 1 year</u>	\geq 1 year		Reverse Repurchase			
Held-to-Maturity Securities	16,136,364	61,614,485		Other			
Other Investments				Total Borrowings	0	0	0
Corporate Credit Unions	5,073,654			Accrued Dividends/Interest Payable			402,154
Perpetual Cont. Capital		1,973,583		Other Accr Exps and Accts Payable			8,398,965
EBA & EBA90	1,000,000			TOTAL LIABILITIES			8,801,120
VISA Class B-1 Common Stock	1,004,818						
Federal Reserve Account	44,539,778						
Credit Unions & Banks	13,640,000	13,386,000		Members' Shares			
CUSOs				Regular Shares	205,517,877		
CU Cooperative Systems	-	659,630		Share Drafts	125,964,147		
Total Investments	81,394,613	77,633,699	159,028,311	Money Market	142,859,627		
				Share Certificates	92,314,156	12,294,785	
Loans				IRA Certificates	20,517,853	6,075,951	
Commercial		0		IRA Shares	3,705,135		
Real Estate		247,459,543		TOTAL SHARES	590,878,795	18,370,737	609,249,532
Fully Secured		98,512,154					
VISA & Unsecured		42,452,557			EQUITY		
Other Loans		66,626,118					
Total Loans		455,050,372		Reserves			
Deferred Loan Origination		187,040		Regulatory/Statutory Reserves		0	
Allowance for Loan Loss		(6,049,020)		Special Reserves		0	
Allowance for Neg Share Loss		(1,853)		Other Reserves		<u>0</u>	
Net Loans			449,186,539	Total Regular Reserves			0
				Undivided Earnings			
	THER ASSETS			Undivided Earnings		62,646,891	
NCUSIF Deposit			5,653,103	Net Income		<u>668,596</u>	
Land and Buildings, Net			18,116,568	Total Undivided Earnings			63,315,487
Furniture and Equipment, Net			350,255	Total Other Comprehensive Equity			<u>(1,192,410)</u>
Loans Held for Sale			366,825	TOTAL MEMBERS' EQUITY			62,123,076
All Other Assets			33,234,682				
TOTAL ASSETS		_	680,173,728	TOTAL LIABILITIES & EQUITY		_	680,173,728
				Fair Value of Held-to Maturity Securit	ies	74,877,529	
Federally Insured by NCUA			www.cpmfed.com	800.255.1513			

CPM Federal Credit Union - Charter No. 21971 Statement of Income for the Period Ended April 30, 2025

	Month-to-Date	<u>Quarter-to-Date</u>	Year-To-Date
INTEREST INCOME			
Interest on Loans	2,215,550	2,215,550	8,710,872
Less: Interest Refund	0	0	0
Investment Income	469,237	469,237	1,699,420
Other	22,544	22,544	90,233
TOTAL INTEREST INCOME	2,707,330	2,707,330	10,500,524
INTEREST EXPENSE	700.070	700.070	0.075.450
Dividends	700,879	700,879	2,865,458
Interest on Borrowed Money	0	0	0
TOTAL INTEREST EXPENSE	700,879	700,879	2,865,458
NET INTEREST INCOME	2,006,452	2,006,452	7,635,066
Less: Provision for Loan Loss	214,588	214,588	1,178,925
NII AFTER PLL	1,791,864	1,791,864	6,456,142
OTHER NON-INTEREST INCOME			
Net Gain (Loss) on Sale of Securities	0	0	0
Member Service Fees	642,116	642,116	2,623,596
Miscellaneous Operating Income	915,513	915,513	3,121,115
Gain (Loss) on Equity Securities	915,515	915,513	135,730
Gain (Loss) on Disposal of Assets	0	0	155,750
Gain (Loss) on Sale of Repossessed Assets	(16,476)	(16,476)	÷
Extraordinary Gain (Loss)	(10,470)	(10,470)	(40,962)
TOTAL NON-INTEREST INCOME	1,541,153	1,541,153	<u> </u>
IOTAL NON-INTEREST INCOME	1,541,155	1,541,155	5,839,480
OPERATING EXPENSES			
Employee Compensation and Benefits	1,572,186	1,572,186	6,335,332
Travel and Conference	36,675	36,675	170,985
Association Dues	6,195	6,195	22,085
Office Occupancy	115,751	115,751	534,612
Office Operations	95,487	95,487	390,947
Educational and Promotional	29,058	29,058	174,130
Loan Servicing Expense	127,012	127,012	478,352
Professional and Outside Services	624,664	624,664	2,433,990
Member Insurance	00	00	0
Operating Fee	9,920	9,920	38,499
Miscellaneous Operating Expense	47,475	47,475	155,379
TOTAL OPERATING EXPENSE	2,664,422	2,664,422	10,734,310
	,,	,,	-, - , •
NET INCOME	668,595	668,595	1,561,311

CLASSIFICATION OF LOANS OUTSTANDING			
Degree of Delinquency	Dollars	<u>Number</u>	
Current to < 2 months	14,218,350	1,615	
2 to 6 months	5,323,152	65	
6 to < 12 months	131,359	3	
Greater than 12 mos.	4,737,954	4	
TOTAL LOANS	24,410,815	1,687	

OTHER LOAN INFORMATION			
Total loans made YTD	59,199,155	2,981	
Loans since organization	2,150,485,988	334,489	
Total loans charged off YTD	505,422		
Recovery of loans charged off YTD	<u>68,663</u>		
NET LOANS CHARGED OFF	436,759		

MISCELLANEOUS INFORMATION

Number of members	65,464
Number of potential members	501,817

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.

Telph a. micalizer J.	5/16/2025
Certified Correct by:	Date
alicia D. Webb-	5/16/2026
Treasurer of the Board of Directors	Date
mind. Maduali	5/16/2026

Muchael Modmithe

Chairman of the Board of Directors

Date