

Statement of Financial Condition as of April 30, 2025

Fair Value of Held-to Maturity Securities	74,877,529
--	------------

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


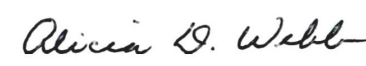

	<u>Month-to-Date</u>	<u>Quarter-to-Date</u>	<u>Year-To-Date</u>
INTEREST INCOME			
Interest on Loans	2,215,550	2,215,550	8,710,872
Less: Interest Refund	0	0	0
Investment Income	469,237	469,237	1,699,420
Other	22,544	22,544	90,233
TOTAL INTEREST INCOME	2,707,330	2,707,330	10,500,524
INTEREST EXPENSE			
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	0	0	135,730
Gain (Loss) on Disposal of Assets	0	0	0
Gain (Loss) on Sale of Repossessed Assets	(16,476)	(16,476)	(40,962)
Extraordinary Gain (Loss)	0	0	0
TOTAL NON-INTEREST INCOME	1,541,153	1,541,153	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	0	0	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	<u>Dollars</u>	<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	68,663	
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.

	5/16/2025
Certified Correct by:	Date
	5/16/2026
Treasurer of the Board of Directors	Date
	5/16/2026
Chairman of the Board of Directors	Date