

Statement of Financial Condition as of May 31, 2025

Fair Value of Held-to Maturity Securities	73,305,256
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CPM Federal Credit Union - Charter No. 21971
Statement of Income for the Period Ended May 31, 2025

	<u>Month-to-Date</u>	<u>Quarter-to-Date</u>	<u>Year-To-Date</u>
INTEREST INCOME			
Interest on Loans	2,328,801	4,544,351	11,039,673
Less: Interest Refund	0	0	0
Investment Income	437,498	906,735	2,136,917
Other	22,580	45,124	112,813
TOTAL INTEREST INCOME	2,788,879	5,496,210	13,289,404
INTEREST EXPENSE			
Dividends	712,964	1,413,843	3,578,422
Interest on Borrowed Money	0	0	0
TOTAL INTEREST EXPENSE	712,964	1,413,843	3,578,422
NET INTEREST INCOME	2,075,915	4,082,367	9,710,982
Less: Provision for Loan Loss	120,214	334,802	1,299,139
NII AFTER PLL	1,955,701	3,747,565	8,411,843
OTHER NON-INTEREST INCOME			
Net Gain (Loss) on Sale of Securities	0	0	0
Member Service Fees	706,219	1,348,335	3,329,815
Miscellaneous Operating Income	684,535	1,600,049	3,805,650
Gain (Loss) on Equity Securities	57,264	57,264	192,995
Gain (Loss) on Disposal of Assets	0	0	0
Gain (Loss) on Sale of Repossessed Assets	0	(16,476)	(40,962)
Extraordinary Gain (Loss)	0	0	0
TOTAL NON-INTEREST INCOME	1,448,019	2,989,172	7,287,499
OPERATING EXPENSES			
Employee Compensation and Benefits	1,529,877	3,102,063	7,865,209
Travel and Conference	40,584	77,259	211,569
Association Dues	6,212	12,407	28,297
Office Occupancy	144,782	260,533	679,394
Office Operations	99,460	194,947	490,407
Educational and Promotional	28,448	57,507	202,578
Loan Servicing Expense	136,955	263,967	615,307
Professional and Outside Services	602,680	1,227,344	3,036,671
Member Insurance	0	0	0
Operating Fee	9,920	19,840	48,419
Miscellaneous Operating Expense	74,019	121,494	229,398
TOTAL OPERATING EXPENSE	2,672,939	5,337,360	13,407,249
NET INCOME	730,781	1,399,377	2,292,093

CLASSIFICATION OF LOANS OUTSTANDING		
Degree of Delinquency	<u>Dollars</u>	<u>Number</u>
Current to < 2 months	16,733,293	1,771
2 to 6 months	5,476,948	74
6 to < 12 months	135,185	3
Greater than 12 mos.	4,737,954	4
TOTAL LOANS	27,083,379	1,852

OTHER LOAN INFORMATION		
Total loans made YTD	74,284,450	4,007
Loans since organization	2,165,571,283	335,515
Total loans charged off YTD	597,627	
Recovery of loans charged off YTD	83,567	
NET LOANS CHARGED OFF	514,060	

MISCELLANEOUS INFORMATION	
Number of members	65,565
Number of potential members	502,045

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>	6/18/2025
Certified Correct by:	Date
<i>Alicia D. Webb</i>	6/18/2025
Treasurer of the Board of Directors	Date
<i>Michael Chodurski</i>	6/18/2025
Chairman of the Board of Directors	Date