		CP	M Federal Credit U	Inion - Charter No. 21971			
		Sta	tement of Financial C	Condition as of May 31, 2025			
	ASSETS			LIABII	ITIES and EQUITY		
CASH, IN	VESTMENTS, and LO	DANS		1	LIABILITIES		
Cash and Cash Equivalents			14,994,054		Maturity	Maturity	
Cush and Cush Equivalents			1,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	Borrowed Funds	$\leq 1 \text{ year}$	≥ 1 year	
	Maturity	Maturity		Notes Payable	0		
Securities	≤ 1 year	$\geq 1 \text{ year}$		Reverse Repurchase	Ŭ		
Held-to-Maturity Securities	16,386,364	60,079,099		Other			
Other Investments	10,000,001	00,077,077		Total Borrowings	0	0	0
Corporate Credit Unions	8,026,045			Accrued Dividends/Interest Payable	Ū	Ŭ	758,187
Perpetual Cont. Capital	0,020,010	1,973,583		Other Accr Exps and Accts Payable			10,463,018
EBA & EBA90	1,000,000	-,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		TOTAL LIABILITIES			11,221,205
VISA Class B-1 Common Stock	1,062,082						,,
Federal Reserve Account	46,541,240						
Credit Unions & Banks	14,133,000	12,397,000		Members' Shares			
CUSOs	,,	,-,-,-,		Regular Shares	202,894,377		
CU Cooperative Systems		659,630		Share Drafts	123,987,392		
Total Investments	87,148,731	75,109,312	162,258,043	Money Market	143,612,400		
	, ,	, ,	, ,	Share Certificates	91,274,865	11,013,848	
Loans				IRA Certificates	20,701,670	5,903,573	
Commercial		0		IRA Shares	3,701,050	-))	
Real Estate		250,827,339		TOTAL SHARES	586,171,755	16,917,421	603,089,176
Fully Secured		98,945,738			, ,	, ,	, ,
VISA & Unsecured		42,785,686			EQUITY		
Other Loans		66,819,387					
Total Loans		459,378,151		Reserves			
Deferred Loan Origination		189,118		Regulatory/Statutory Reserves		0	
Allowance for Loan Loss		(6,078,206)		Special Reserves		0	
Allowance for Neg Share Loss		(3,645)		Other Reserves		<u>0</u>	
Net Loans			453,485,418	Total Regular Reserves		_	0
				Undivided Earnings			
OTHER ASSETS		Undivided Earnings		63,315,487			
NCUSIF Deposit			5,653,103	Net Income		730,781	
Land and Buildings, Net			18,113,148	Total Undivided Earnings			64,046,268
Furniture and Equipment, Net			352,870	Total Other Comprehensive Equity			(1,184,676)
Loans Held for Sale			148,020	TOTAL MEMBERS' EQUITY			62,861,592
All Other Assets			22,167,317	-			
TOTAL ASSETS		_	677,171,973	TOTAL LIABILITIES & EQUITY		_	677,171,973
				Fair Value of Held-to Maturity Securit	ies	73,305,256	
Federally Insured by NCUA			www.cpmfed.com	a 800.255.1513			

CPM Federal Credit Union - Charter No. 21971 Statement of Income for the Period Ended May 31, 2025

	Month-to-Date	<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 DITEREST DISCOME			
OTHER NON-INTEREST INCOME	0	0	0
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 Gain (Loss) on Disposal of Assets	57,264 0	57,264 0	192,995 0
Gain (Loss) on Sale of Repossessed Assets	0	(16,476)	(40,962)
Extraordinary Gain (Loss)	0	(10,470)	(40,902)
TOTAL NON-INTEREST INCOME	1,448,019	2,989,172	<u> </u>
IOTAL 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 I	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.

Telph a. mucalize J.	6/18/2025
Certified Correct by:	Date
alicia D. Webl-	6/18/2025
Treasurer of the Board of Directors	Date

Treasurer of the Board of Directors

6/18/2025

Michael Choducki

Chairman of the Board of Directors

Date