

## CPM Federal Credit Union - Charter No. 21971

Statement of Financial Condition as of June 30, 2025

ASSETS			LIABILITIES and EQUITY		
CASH, INVESTMENTS, and LOANS			LIABILITIES		
<b>Cash and Cash Equivalents</b>		<b>15,042,639</b>			
				Maturity	Maturity
				<u>&lt; 1 year</u>	<u>&gt; 1 year</u>
<b>Securities</b>			<b>Borrowed Funds</b>		
	Maturity	Maturity	Notes Payable	0	
	<u>&lt; 1 year</u>	<u>&gt; 1 year</u>	Reverse Repurchase		
Held-to-Maturity Securities	15,636,364	58,536,575	Other		
<b>Other Investments</b>			<b>Total Borrowings</b>	<b>0</b>	<b>0</b>
Corporate Credit Unions	6,168,330		<b>Accrued Dividends/Interest Payable</b>		<b>0</b>
Perpetual Cont. Capital		1,973,583	<b>Other Accr Exps and Accts Payable</b>		<b>8,273,760</b>
EBA & EBA90	1,000,000		<b>TOTAL LIABILITIES</b>		<b>8,273,760</b>
VISA Class B-1 Common Stock	1,032,592				
Federal Reserve Account	38,286,245				
Credit Unions & Banks	13,882,000	12,149,000			
<b>CUSOs</b>			<b>Members' Shares</b>		
CU Cooperative Systems		659,630	Regular Shares	200,522,348	
<b>Total Investments</b>	<b>76,005,530</b>	<b>73,318,788</b>	Share Drafts	121,099,318	
		<b>149,324,318</b>	Money Market	146,599,436	
			Share Certificates	92,171,637	11,350,013
<b>Loans</b>			IRA Certificates	20,857,104	5,767,390
Commercial		0	IRA Shares	3,645,079	
Real Estate		254,023,099	<b>TOTAL SHARES</b>	<b>584,894,922</b>	<b>17,117,402</b>
Fully Secured		99,637,978			<b>602,012,324</b>
VISA & Unsecured		43,424,695			
Other Loans		66,821,830	<b>EQUITY</b>		
<b>Total Loans</b>		<b>463,907,603</b>	<b>Reserves</b>		
Deferred Loan Origination		191,175	Regulatory/Statutory Reserves		0
Allowance for Loan Loss		(6,193,393)	Special Reserves		0
Allowance for Neg Share Loss		(4,054)	Other Reserves		0
<b>Net Loans</b>		<b>457,901,331</b>	<b>Total Regular Reserves</b>		<b>0</b>
			<b>Undivided Earnings</b>		
<b>OTHER ASSETS</b>			Undivided Earnings	64,046,267	
NCUSIF Deposit		5,653,103	Net Income	29,916	
Land and Buildings, Net		18,040,959	<b>Total Undivided Earnings</b>		<b>64,076,183</b>
Furniture and Equipment, Net		344,805	<b>Total Other Comprehensive Equity</b>		<b>(1,176,941)</b>
Loans Held for Sale		0	<b>TOTAL MEMBERS' EQUITY</b>		<b>62,899,242</b>
All Other Assets		26,878,171			
<b>TOTAL ASSETS</b>		<b>673,185,326</b>	<b>TOTAL LIABILITIES &amp; EQUITY</b>		<b>673,185,326</b>

Fair Value of Held-to Maturity Securities

71,391,107

Federally Insured by NCUA

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

	<u>Month-to-Date</u>	<u>Quarter-to-Date</u>	<u>Year-To-Date</u>
<b>INTEREST INCOME</b>			
Interest on Loans	2,295,981	6,840,333	13,335,655
Less: Interest Refund	0	0	0
Investment Income	423,884	1,330,618	2,560,801
Other	22,548	67,671	135,360
<b>TOTAL INTEREST INCOME</b>	<b>2,742,413</b>	<b>8,238,623</b>	<b>16,031,817</b>
<b>INTEREST EXPENSE</b>			
Dividends	684,024	2,097,867	4,262,446
Interest on Borrowed Money	0	0	0
<b>TOTAL INTEREST EXPENSE</b>	<b>684,024</b>	<b>2,097,867</b>	<b>4,262,446</b>
<b>NET INTEREST INCOME</b>	<b>2,058,389</b>	<b>6,140,756</b>	<b>11,769,370</b>
Less: Provision for Loan Loss	237,218	572,020	1,536,357
<b>NII AFTER PLL</b>	<b>1,821,171</b>	<b>5,568,735</b>	<b>10,233,013</b>
<b>OTHER NON-INTEREST INCOME</b>			
Net Gain (Loss) on Sale of Securities	0	0	0
Member Service Fees	685,321	2,033,656	4,015,136
Miscellaneous Operating Income	632,576	2,232,624	4,438,226
Gain (Loss) on Equity Securities	(29,490)	27,774	163,505
Gain (Loss) on Disposal of Assets	(1)	(1)	(1)
Gain (Loss) on Sale of Repossessed Assets	(18,929)	(35,404)	(59,890)
Extraordinary Gain (Loss)	0	0	0
<b>TOTAL NON-INTEREST INCOME</b>	<b>1,269,477</b>	<b>4,258,649</b>	<b>8,556,976</b>
<b>OPERATING EXPENSES</b>			
Employee Compensation and Benefits	1,418,078	4,520,141	9,283,287
Travel and Conference	38,421	115,680	249,991
Association Dues	5,788	18,195	34,085
Office Occupancy	137,617	398,151	817,011
Office Operations	140,425	335,371	630,831
Educational and Promotional	35,797	93,303	238,375
Loan Servicing Expense	134,386	398,353	749,693
Professional and Outside Services	614,082	1,841,426	3,650,753
Member Insurance	0	0	0
Operating Fee	9,920	29,760	58,338
Miscellaneous Operating Expense	526,218	647,713	755,617
<b>TOTAL OPERATING EXPENSE</b>	<b>3,060,732</b>	<b>8,398,092</b>	<b>16,467,981</b>
<b>NET INCOME</b>	<b>29,916</b>	<b>1,429,292</b>	<b>2,322,008</b>

<b>CLASSIFICATION OF LOANS OUTSTANDING</b>		
<b>Degree of Delinquency</b>	<u>Dollars</u>	<u>Number</u>
Current to < 2 months	16,878,100	1,834
2 to 6 months	5,889,818	76
6 to < 12 months	76,617	5
Greater than 12 mos.	4,737,439	3
<b>TOTAL LOANS</b>	<b>27,581,973</b>	<b>1,918</b>

<b>OTHER LOAN INFORMATION</b>		
Total loans made YTD	87,197,830	4,724
Loans since organization	2,178,484,663	336,232
Total loans charged off YTD	703,010	
Recovery of loans charged off YTD	<u>114,198</u>	
<b>NET LOANS CHARGED OFF</b>	<b>588,812</b>	

<b>MISCELLANEOUS INFORMATION</b>	
Number of members	65,864
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. Micahizzi Jr.</i>	07/16/2025
Certified Correct by:	Date
<i>Alicia D. Webb</i>	07/17/2025
Treasurer of the Board of Directors	Date
<i>Michael Chodnicki</i>	07/16/2025
Chairman of the Board of Directors	Date