CPM Federal Credit Union - Charter No. 21971 Statement of Financial Condition as of July 31, 2025

Cash and Cash Equivalents		ASSETS		LIABILITIES and EQUITY						
Maturity Maturity Maturity Notes Payable 0 1 1 1 1 1 1 1 1 1	CASH, I	NVESTMENTS, and LO	DANS		I	LIABILITIES				
Maturity Maturity Maturity Notes Payable 0 1 1 1 1 1 1 1 1 1				15 500 000			3.5			
Manurity Manurity Reverse Repurchase 0 0 0 0 0 0 0 0 0	Cash and Cash Equivalents			15,708,099	Damana d Fara da	•	•			
Peril Peri		Motority	Matarita				≥ 1 year			
Hold-Owlantriy Securities 14,636,464 57,743,014 Total Borrowings 0 0 0 0 0 0 0 0 0	Carrottian	•	•		•	Ü				
Total Borrowings		•	•		•					
Corporate Credit Unions	· ·	14,030,304	37,743,014				0	0		
Pepperual Cont. Capital		4 640 226			O	U	U			
TOTAL LIABILITIES 10,008,00 1,009,80 1,0098,014 VISA Class B-1 Common Stock 1,004,730 Federal Reserve Account 38,033,527 Credit Unions & Banks 13,882,000 11,653,000 Share Darfils 122,663,720 TOTAL INVESTMENTS 122,663,720 TOTAL SHARES 598,705 11,323,410 TOTAL SHARES 598,707,942 TOTAL SHARES 598,707,942 TOTAL SHARES 598,707,942 TOTAL SHARES 599,707,942 TOTAL SHARES 599,707,942 TOTAL SHARES 599,707,942 TOTAL SHARES TOTAL SHARES 599,70	*	4,049,320	1 973 583		•					
VISA Class B-1 Common Stock 1,004,730 Federal Reserve Account 38,033,277 Credit Unions & Banks 13,882,000 11,653,000 Regular Shares 199,260,030 Federal Reserve Regular Shares 199,260,030 Federal Reserve Regular Shares 199,260,030 Federal Reserve Fe		1 000 000	1,773,363		-					
Federal Reserve Account 38,033,527 Credit Unions & Banks 13,882,000 11,653,000 Regular Shares 199,260,030 199,26					TOTAL EMBILITIES			10,000,014		
Credit Unions & Banks 13,882,000 11,653,000 Regular Shares 199,260,030 12,663,720 12,663,720 12,663,720 12,2663,720 12,263,720 145,235,174 Money Market 148,668,313 12,2663,720 145,235,174 Money Market 148,668,313 13,23,410 148,668,313 14,149,079 14,		, , , , , , , , , , , , , , , , , , ,								
CUSOs			11.653.000		Members' Shares					
CU Cooperative Systems		15,002,000	11,023,000			199,260,030				
Noney Market 148,668,313 Share Certificates 95,287,055 11,323,410 Share Certificates 95,287,055 11,323,410 Share Certificates 95,287,055 11,323,410 Share Certificates 95,287,055 11,323,410 Share Certificates 21,419,079 5,704,975 Share Certificates 3,409,744 Shares Share Certificates 590,707,942 17,028,385 607,736,327 Share Certificates 500,707,942 17,028,385 607,736,327 Share Certificates 500,707,942	CU Cooperative Systems		659,630		9	122,663,720				
Loans Share Certificates 95,287,055 11,323,410 Commercial 0 IRA Certificates 21,419,079 5,704,975 Commercial 0 IRA Shares 3,409,744 17,028,385 607,736,327 Fully Secured 100,116,069 707,342 17,028,385 607,736,327 Fully Secured 43,813,317 FULLY EQUITY 17,028,385 607,736,327 Other Loans 67,330,293 Feerves UT 100,000 <td>· · ·</td> <td>73,205,947</td> <td></td> <td>145,235,174</td> <td>Money Market</td> <td></td> <td></td> <td></td>	· · ·	73,205,947		145,235,174	Money Market					
Commercial 0		, ,	, ,	, ,	Share Certificates	95,287,055	11,323,410			
Real Estate	Loans				IRA Certificates	21,419,079	5,704,975			
Fully Secured 100,116,069 VISA & Unsecured 43,813,317 FQUITY Other Loans 67,330,293 FOTAL Loans 67,330,293 FOTAL Loans 467,612,632 Reserves Deferred Loan Origination 193,289 Regulatory/Statutory Reserves 0 Allowance for Loan Loss (6,290,379) Special Reserves 0 Other Reserves 0	Commercial		0		IRA Shares	3,409,744				
VISA & Unsecured 43,813,317 EQUITY Other Loans 67,330,293 Total Loans 467,612,632 Reserves Deferred Loan Origination 193,289 Regulatory/Statutory Reserves 0 Allowance for Loan Loss (6,290,379) Special Reserves 0 Allowance for Neg Share Loss (4,373) Other Reserves 0 Net Loans 461,511,169 Total Regular Reserves 0 Undivided Earnings Undivided Earnings 64,076,183 NCUSIF Deposit 18,051,242 Total Undivided Earnings 64,524,282 Furniture and Equipment, Net 18,051,242 Total Undivided Earnings 64,524,282 Furniture and Equipment, Net 342,733 Total Other Comprehensive Equity (1,169,206) Loans Held for Sale 95,338 TOTAL MEMBERS' EQUITY 63,355.076 All Other Assets 34,592,559 TOTAL LIABILITIES & EQUITY 681,189,417	Real Estate		256,352,954		TOTAL SHARES	590,707,942	17,028,385	607,736,327		
Other Loans 67,330,293 Total Loans 467,612,632 Reserves Deferred Loan Origination 193,289 Regulatory/Statutory Reserves 0 Allowance for Loan Loss (6,290,379) Special Reserves 0 Allowance for Neg Share Loss (4,373) Other Reserves 0 Net Loans 461,511,169 Total Regular Reserves 0 Undivided Earnings Undivided Earnings OTHER ASSETS 18,051,242 Total Undivided Earnings 64,076,183 NCUSIF Deposit 18,051,242 Total Undivided Earnings 64,524,282 Furniture and Equipment, Net 342,733 Total Other Comprehensive Equity (1,169,206) Loans Held for Sale 95,338 TOTAL MEMBERS' EQUITY 63,355,076 All Other Assets 34,592,559 TOTAL LIABILITIES & EQUITY 681,189,417	Fully Secured		100,116,069							
Total Loans 467,612,632 Reserves Deferred Loan Origination 193,289 Regulatory/Statutory Reserves 0 Allowance for Loan Loss (6,290,379) Special Reserves 0 Allowance for Neg Share Loss (4,373) Other Reserves 0 Net Loans 461,511,169 Total Regular Reserves 0 Undivided Earnings OTHER ASSETS Undivided Earnings 64,076,183 NCUSIF Deposit 5,653,103 Net Income 448,099 Land and Buildings, Net 18,051,242 Total Undivided Earnings 64,524,282 Furniture and Equipment, Net 342,733 Total Other Comprehensive Equity (1,169,206) Loans Held for Sale 95,338 TOTAL MEMBERS' EQUITY 63,355,076 All Other Assets 34,592,559 TOTAL LIABILITIES & EQUITY 681,189,417 Fair Value of Held-to Maturity Securities 69,453,669	VISA & Unsecured		43,813,317			EQUITY				
Deferred Loan Origination	Other Loans		67,330,293							
Allowance for Loan Loss (6,290,379) Special Reserves 0 Allowance for Neg Share Loss (4,373) Other Reserves 0 Net Loans 461,511,169 Total Regular Reserves 0 Undivided Earnings OTHER ASSETS Undivided Earnings 64,076,183 NCUSIF Deposit 18,051,242 Total Undivided Earnings 64,524,282 Furniture and Equipment, Net 342,733 Total Other Comprehensive Equity (1,169,206) Loans Held for Sale 95,338 TOTAL MEMBERS' EQUITY 63,355,076 All Other Assets 34,592,559 TOTAL ASSETS 681,189,417 Fair Value of Held-to Maturity Securities 69,453,669	Total Loans		467,612,632		Reserves					
Allowance for Neg Share Loss (4,373) Other Reserves 0 Net Loans 461,511,169 Total Regular Reserves 0 Undivided Earnings OTHER ASSETS Undivided Earnings 64,076,183 NCUSIF Deposit 5,653,103 Net Income 448,099 Land and Buildings, Net 18,051,242 Total Undivided Earnings 64,524,282 Furniture and Equipment, Net 342,733 Total Other Comprehensive Equity (1,169,206) Loans Held for Sale 95,338 TOTAL MEMBERS' EQUITY 63,355,076 All Other Assets 34,592,559 TOTAL LIABILITIES & EQUITY 681,189,417 TOTAL ASSETS 681,189,417 Fair Value of Held-to Maturity Securities 69,453,669	Deferred Loan Origination		193,289		Regulatory/Statutory Reserves		0			
Net Loans 461,511,169 Total Regular Reserves 0 Undivided Earnings 64,076,183 NCUSIF Deposit 5,653,103 Net Income 448,099 Land and Buildings, Net 18,051,242 Total Undivided Earnings 64,524,282 Furniture and Equipment, Net 342,733 Total Other Comprehensive Equity (1,169,206) Loans Held for Sale 95,338 TOTAL MEMBERS' EQUITY 63,355,076 All Other Assets 34,592,559 TOTAL LIABILITIES & EQUITY 681,189,417 Fair Value of Held-to Maturity Securities 69,453,669	Allowance for Loan Loss		(6,290,379)		Special Reserves		0			
Undivided Earnings OTHER ASSETS Undivided Earnings 64,076,183 NCUSIF Deposit 5,653,103 Net Income 448,099 Land and Buildings, Net 18,051,242 Total Undivided Earnings 64,524,282 Furniture and Equipment, Net 342,733 Total Other Comprehensive Equity (1,169,206) Loans Held for Sale 95,338 TOTAL MEMBERS' EQUITY 63,355,076 All Other Assets 34,592,559 TOTAL LIABILITIES & EQUITY 681,189,417 TOTAL ASSETS 681,189,417 TOTAL LIABILITIES & EQUITY 681,189,417	Allowance for Neg Share Loss		(4,373)		Other Reserves		<u>0</u>			
OTHER ASSETS Undivided Earnings 64,076,183 NCUSIF Deposit 5,653,103 Net Income 448,099 Land and Buildings, Net 18,051,242 Total Undivided Earnings 64,524,282 Furniture and Equipment, Net 342,733 Total Other Comprehensive Equity (1,169,206) Loans Held for Sale 95,338 TOTAL MEMBERS' EQUITY 63,355,076 All Other Assets 34,592,559 TOTAL LIABILITIES & EQUITY 681,189,417 Fair Value of Held-to Maturity Securities 69,453,669	Net Loans	_		461,511,169	Total Regular Reserves			0		
NCUSIF Deposit 5,653,103 Net Income 448,099 Land and Buildings, Net 18,051,242 Total Undivided Earnings 64,524,282 Furniture and Equipment, Net 342,733 Total Other Comprehensive Equity (1,169,206) Loans Held for Sale 95,338 TOTAL MEMBERS' EQUITY 63,355,076 All Other Assets 34,592,559 TOTAL LIABILITIES & EQUITY 681,189,417 TOTAL ASSETS 681,189,417 TOTAL LIABILITIES & EQUITY 681,189,417					Undivided Earnings					
Land and Buildings, Net 18,051,242 Total Undivided Earnings 64,524,282 Furniture and Equipment, Net 342,733 Total Other Comprehensive Equity (1,169,206) Loans Held for Sale 95,338 TOTAL MEMBERS' EQUITY 63,355,076 All Other Assets 34,592,559 TOTAL ASSETS 681,189,417 TOTAL LIABILITIES & EQUITY 681,189,417		OTHER ASSETS			Undivided Earnings		64,076,183			
Furniture and Equipment, Net 342,733 Total Other Comprehensive Equity Loans Held for Sale 95,338 TOTAL MEMBERS' EQUITY 63,355,076 All Other Assets 34,592,559 TOTAL ASSETS TOTAL LIABILITIES & EQUITY 681,189,417 Fair Value of Held-to Maturity Securities 69,453,669	NCUSIF Deposit			5,653,103	Net Income		448,099			
Loans Held for Sale 95,338 TOTAL MEMBERS' EQUITY 63,355,076 All Other Assets 34,592,559 TOTAL LIABILITIES & EQUITY 681,189,417 Fair Value of Held-to Maturity Securities 69,453,669	Land and Buildings, Net			18,051,242	Total Undivided Earnings			64,524,282		
All Other Assets TOTAL ASSETS 34,592,559 681,189,417 TOTAL LIABILITIES & EQUITY Fair Value of Held-to Maturity Securities 69,453,669	Furniture and Equipment, Net			342,733	Total Other Comprehensive Equity			<u>(1,169,206)</u>		
TOTAL ASSETS 681,189,417 TOTAL LIABILITIES & EQUITY 681,189,417 Fair Value of Held-to Maturity Securities 69,453,669	Loans Held for Sale			95,338	TOTAL MEMBERS' EQUITY			<u>63,355,076</u>		
Fair Value of Held-to Maturity Securities 69,453,669	All Other Assets			34,592,559						
•	TOTAL ASSETS		_	681,189,417	TOTAL LIABILITIES & EQUITY		_	681,189,417		
Federally Insured by NCUA www.cpmfed.com 800.255.1513					Fair Value of Held-to Maturity Securit	ies	69,453,669			
	Federally Insured by NCUA			www.cpmfed.com	800.255.1513					

CPM Federal Credit Union - Charter No. 21971

Statement of Income for the Period Ended July 31, 2025

	Month-to-Date	Quarter-to-Date	Year-To-Date
INTEREST INCOME			
Interest on Loans	2,379,249	2,379,249	15,714,904
Less: Interest Refund	0	0	0
Investment Income	437,095	437,095	2,997,896
Other	22,584	22,584	157,945
TOTAL INTEREST INCOME	2,838,928	2,838,928	18,870,745
INTEREST EXPENSE			
Dividends	725,249	725,249	4,987,695
Interest on Borrowed Money	0	0	0
TOTAL INTEREST EXPENSE	725,249	725,249	4,987,695
NET INTEREST INCOME	2,113,679	2,113,679	13,883,050
Less: Provision for Loan Loss	274,244	274,244	1,810,601
NII AFTER PLL	1,839,436	1,839,436	12,072,449
OTHER NON-INTEREST INCOME			
Net Gain (Loss) on Sale of Securities	0	0	0
Member Service Fees	736,535	736,535	4,751,672
Miscellaneous Operating Income	659,402	659,402	5,097,627
Gain (Loss) on Equity Securities	(27,862)	(27,862)	135,643
Gain (Loss) on Disposal of Assets	(5,340)	(5,340)	(5,341)
Gain (Loss) on Sale of Repossessed Assets	0	0	(59,890)
Extraordinary Gain (Loss)	0	0	0
TOTAL NON-INTEREST INCOME	1,362,735	1,362,735	9,919,711
OPERATING EXPENSES			
Employee Compensation and Benefits	1,536,358	1,536,358	10,819,645
Travel and Conference	28,277	28,277	278,268
Association Dues	5,613	5,613	39,698
Office Occupancy	141,235	141,235	958,246
Office Operations	157,579	157,579	788,410
Educational and Promotional	32,319	32,319	270,693
Loan Servicing Expense	166,669	166,669	916,362
Professional and Outside Services	633,440	633,440	4,284,193
Member Insurance	0	0	0
Operating Fee	9,920	9,920	68,258
Miscellaneous Operating Expense	42,663	42,663	798,280
TOTAL OPERATING EXPENSE	2,754,072	2,754,072	19,222,053
NET INCOME	448,099	448,099	2,770,107

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Degree of Delinquency	<u>Dollars</u>	<u>Number</u>
Current to < 2 months	16,409,525	1,907
2 to 6 months	5,338,873	68
6 to < 12 months	284,220	6
Greater than 12 mos.	4,737,439	3
TOTAL LOANS	26,770,056	1,984

OTHER LOAN INFORMATION

NET LOANS CHARGED OFF	683,167	
Recovery of loans charged off YTD	<u>125,252</u>	
Total loans charged off YTD	808,419	
Loans since organization	2,192,658,396	337,362
Total loans made YTD	101,371,563	5,854

MISCELLANEOUS INFORMATION

Number of members	66,094
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.

Tolph a. Micaliza J.	08/14/2025
Certified Correct by:	Date
alicia D. Webl-	08/15/2025
Treasurer of the Board of Directors	Date
Michael Choducki	08/14/2025
Chairman of the Board of Directors	Date