

Statement of Financial Condition as of July 31, 2025

ASSETS			LIABILITIES and EQUITY		
CASH, INVESTMENTS, and LOANS			LIABILITIES		
Cash and Cash Equivalents		15,708,099	Borrowed Funds	Maturity ≤ 1 year	Maturity ≥ 1 year
Securities	Maturity ≤ 1 year	Maturity ≥ 1 year	Notes Payable	0	
Held-to-Maturity Securities	14,636,364	57,743,014	Reverse Repurchase		
Other Investments			Other		
Corporate Credit Unions	4,649,326		Total Borrowings	0	0
Perpetual Cont. Capital		1,973,583	Accrued Dividends/Interest Payable		395,807
EBA & EBA90	1,000,000		Other Accr Exps and Accts Payable		9,702,207
VISA Class B-1 Common Stock	1,004,730		TOTAL LIABILITIES		10,098,014
Federal Reserve Account	38,033,527				
Credit Unions & Banks	13,882,000	11,653,000	Members' Shares		
CUSOs			Regular Shares	199,260,030	
CU Cooperative Systems		659,630	Share Drafts	122,663,720	
Total Investments	73,205,947	72,029,227	Money Market	148,668,313	
		145,235,174	Share Certificates	95,287,055	11,323,410
Loans			IRA Certificates	21,419,079	5,704,975
Commercial		0	IRA Shares	3,409,744	
Real Estate		256,352,954	TOTAL SHARES	590,707,942	17,028,385
Fully Secured		100,116,069			607,736,327
VISA & Unsecured		43,813,317			
Other Loans		67,330,293			
Total Loans		467,612,632			
Deferred Loan Origination		193,289	Reserves		
Allowance for Loan Loss		(6,290,379)	Regulatory/Statutory Reserves		0
Allowance for Neg Share Loss		(4,373)	Special Reserves		0
Net Loans		461,511,169	Other Reserves		0
			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 ASSETS		681,189,417	TOTAL LIABILITIES & EQUITY		681,189,417

Fair Value of Held-to Maturity Securities	69,453,669
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CPM Federal Credit Union - Charter No. 21971
Statement of Income for the Period Ended July 31, 2025




	<u>Month-to-Date</u>	<u>Quarter-to-Date</u>	<u>Year-To-Date</u>
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

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

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.

	08/14/2025
Certified Correct by:	Date
	08/15/2025
Treasurer of the Board of Directors	Date
	08/14/2025
Chairman of the Board of Directors	Date