

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

ASSETS			LIABILITIES and EQUITY		
CASH, INVESTMENTS, and LOANS			LIABILITIES		
Cash and Cash Equivalents		12,922,506			
	Maturity	Maturity	Borrowed Funds	Maturity	Maturity
	<u>< 1 year</u>	<u>> 1 year</u>		<u>< 1 year</u>	<u>> 1 year</u>
Securities			Notes Payable	0	
Held-to-Maturity Securities	14,636,364	57,205,037	Reverse Repurchase		
Other Investments			Other		
Corporate Credit Unions	10,035,212		Total Borrowings	0	0
Perpetual Cont. Capital		1,973,583	Accrued Dividends/Interest Payable		704,977
EBA & EBA90	1,000,000		Other Accr Exps and Accts Payable		<u>13,123,750</u>
VISA Class B-1 Common Stock	1,023,082		TOTAL LIABILITIES		13,828,728
Federal Reserve Account	45,623,045				
Credit Unions & Banks	14,378,000	11,157,000			
CUSOs			Members' Shares		
CU Cooperative Systems		659,630	Regular Shares	197,937,814	
Total Investments	86,695,703	70,995,250	Share Drafts	119,892,627	
		157,690,953	Money Market	148,786,599	
Loans			Share Certificates	92,246,117	14,660,485
Commercial		0	IRA Certificates	21,360,902	6,004,875
Real Estate		258,917,876	IRA Shares	3,391,335	
Fully Secured		100,262,092	TOTAL SHARES	583,615,395	20,665,360
VISA & Unsecured		44,433,626			604,280,755
Other Loans		67,352,014			
Total Loans		470,965,609			
Deferred Loan Origination		195,289	Reserves		
Allowance for Loan Loss		(7,654,714)	Regulatory/Statutory Reserves		0
Allowance for Neg Share Loss		(5,282)	Special Reserves		0
Net Loans		463,500,902	Other Reserves		<u>0</u>
			Total Regular Reserves		0
OTHER ASSETS			Undivided Earnings		
NCUSIF Deposit		5,653,103	Undivided Earnings		64,524,283
Land and Buildings, Net		17,895,454	Net Income		<u>125,879</u>
Furniture and Equipment, Net		429,312	Total Undivided Earnings		64,650,162
Loans Held for Sale		303,024	Total Other Comprehensive Equity		<u>(1,161,472)</u>
All Other Assets		23,202,918	TOTAL MEMBERS' EQUITY		63,488,690
TOTAL ASSETS		681,598,172	TOTAL LIABILITIES & EQUITY		681,598,172

Fair Value of Held-to Maturity Securities

69,422,452

Federally Insured by NCUA

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

	<u>Month-to-Date</u>	<u>Quarter-to-Date</u>	<u>Year-To-Date</u>
INTEREST INCOME			
Interest on Loans	2,420,643	4,799,892	18,135,547
Less: Interest Refund	0	0	0
Investment Income	421,584	858,679	3,419,480
Other	22,587	45,171	180,531
TOTAL INTEREST INCOME	2,864,814	5,703,742	21,735,559
INTEREST EXPENSE			
Dividends	730,404	1,455,653	5,718,099
Interest on Borrowed Money	0	0	0
TOTAL INTEREST EXPENSE	730,404	1,455,653	5,718,099
NET INTEREST INCOME	2,134,410	4,248,090	16,017,460
Less: Provision for Loan Loss	1,546,234	1,820,478	3,356,835
NII AFTER PLL	588,176	2,427,612	12,660,625
OTHER NON-INTEREST INCOME			
Net Gain (Loss) on Sale of Securities	0	0	0
Member Service Fees	741,948	1,478,483	5,493,619
Miscellaneous Operating Income	1,106,552	1,765,954	6,204,180
Gain (Loss) on Equity Securities	18,351	(9,510)	153,994
Gain (Loss) on Disposal of Assets	(9,306)	(14,646)	(14,647)
Gain (Loss) on Sale of Repossessed Assets	(7,846)	(7,846)	(67,736)
Extraordinary Gain (Loss)	0	0	0
TOTAL NON-INTEREST INCOME	1,849,699	3,212,435	11,769,410
OPERATING EXPENSES			
Employee Compensation and Benefits	1,443,762	2,980,120	12,263,407
Travel and Conference	36,718	64,995	314,985
Association Dues	6,590	12,203	46,288
Office Occupancy	136,888	278,122	1,095,134
Office Operations	137,117	294,696	925,527
Educational and Promotional	61,881	94,200	332,574
Loan Servicing Expense	183,530	350,199	1,099,892
Professional and Outside Services	641,981	1,275,421	4,926,174
Member Insurance	0	0	0
Operating Fee	9,920	19,840	78,178
Miscellaneous Operating Expense	(346,389)	(303,726)	451,891
TOTAL OPERATING EXPENSE	2,311,997	5,066,069	21,534,049
NET INCOME	125,879	573,978	2,895,986

CLASSIFICATION OF LOANS OUTSTANDING		
Degree of Delinquency	<u>Dollars</u>	<u>Number</u>
Current to < 2 months	18,813,303	2,079
2 to 6 months	5,262,960	105
6 to < 12 months	289,645	6
Greater than 12 mos.	4,737,439	3
TOTAL LOANS	29,103,346	2,193

OTHER LOAN INFORMATION		
Total loans made YTD	115,550,446	6,714
Loans since organization	2,206,837,279	338,222
Total loans charged off YTD	975,319	
Recovery of loans charged off YTD	<u>161,801</u>	
NET LOANS CHARGED OFF	813,519	

MISCELLANEOUS INFORMATION	
Number of members	66,230
Number of potential members	502,299

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. Mississippi Jr.</i>	09/17/2025
Certified Correct by:	Date
<i>Alicia D. Webb</i>	09/17/2025
Treasurer of the Board of Directors	Date
<i>Michael Chodurski</i>	09/17/2025
Chairman of the Board of Directors	Date