

CPM Federal Credit Union - Charter No. 21971
Statement of Financial Condition as of September 30, 2025

ASSETS			LIABILITIES and EQUITY		
CASH, INVESTMENTS, and LOANS			LIABILITIES		
Cash and Cash Equivalents		14,386,016			
	Maturity	Maturity		Maturity	Maturity
	<u>< 1 year</u>	<u>> 1 year</u>		<u>< 1 year</u>	<u>> 1 year</u>
Securities			Borrowed Funds		
Held-to-Maturity Securities	15,136,364	54,917,708	Notes Payable	0	
Other Investments			Reverse Repurchase		
Corporate Credit Unions	6,756,039		Other		
Perpetual Cont. Capital		1,973,583			
EBA & EBA90	1,000,000		Total Borrowings	0	0
VISA Class B-1 Common Stock	992,835		Accrued Dividends/Interest Payable		14
Federal Reserve Account	42,677,462		Other Accr Exps and Accts Payable		<u>6,665,152</u>
Credit Unions & Banks	13,882,000	11,157,000	TOTAL LIABILITIES		6,665,165
CUSOs					
CU Cooperative Systems		659,630	Members' Shares		
Total Investments	80,444,700	68,707,921	Regular Shares	196,153,945	
		149,152,621	Share Drafts	117,678,533	
			Money Market	148,828,144	
Loans			Share Certificates	96,857,862	18,678,827
Commercial		0	IRA Certificates	21,738,479	6,505,290
Real Estate		262,823,745	IRA Shares	3,356,319	
Fully Secured		100,487,285	TOTAL SHARES	584,613,281	25,184,117
VISA & Unsecured		44,599,383			
Other Loans		64,218,358	EQUITY		
Total Loans		472,128,771	Reserves		
Deferred Loan Origination		197,335	Regulatory/Statutory Reserves		0
Allowance for Loan Loss		(7,755,793)	Special Reserves		0
Allowance for Neg Share Loss		(3,903)	Other Reserves		0
Net Loans		464,566,411	Total Regular Reserves		0
			Undivided Earnings		
OTHER ASSETS			Undivided Earnings	64,650,162	
NCUSIF Deposit		5,653,103	Net Income	<u>432,144</u>	
Land and Buildings, Net		17,734,611	Total Undivided Earnings		65,082,306
Furniture and Equipment, Net		532,785	Total Other Comprehensive Equity		<u>(955,432)</u>
Loans Held for Sale		635,158	TOTAL MEMBERS' EQUITY		<u>64,126,873</u>
All Other Assets		27,928,732			
TOTAL ASSETS		680,589,437	TOTAL LIABILITIES & EQUITY		<u>680,589,437</u>

Fair Value of Held-to Maturity Securities

67,760,253

Federally Insured by NCUA

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




	<u>Month-to-Date</u>	<u>Quarter-to-Date</u>	<u>Year-To-Date</u>
INTEREST INCOME			
Interest on Loans	2,378,078	7,177,970	20,513,625
Less: Interest Refund	0	0	0
Investment Income	408,648	1,267,328	3,828,129
Other	22,554	67,724	203,085
TOTAL INTEREST INCOME	2,809,280	8,513,022	24,544,839
INTEREST EXPENSE			
Dividends	723,295	2,178,948	6,441,394
Interest on Borrowed Money	0	0	0
TOTAL INTEREST EXPENSE	723,295	2,178,948	6,441,394
NET INTEREST INCOME	2,085,984	6,334,074	18,103,444
Less: Provision for Loan Loss	325,840	2,146,318	3,682,675
NII AFTER PLL	1,760,144	4,187,756	14,420,769
OTHER NON-INTEREST INCOME			
Net Gain (Loss) on Sale of Securities	0	0	0
Member Service Fees	740,419	2,218,902	6,234,038
Miscellaneous Operating Income	631,210	2,397,164	6,835,390
Gain (Loss) on Equity Securities	(30,246)	(39,756)	123,748
Gain (Loss) on Disposal of Assets	0	(14,646)	(14,647)
Gain (Loss) on Sale of Repossessed Assets	(9,853)	(17,699)	(77,589)
Extraordinary Gain (Loss)	0	0	0
TOTAL NON-INTEREST INCOME	1,331,531	4,543,966	13,100,941
OPERATING EXPENSES			
Employee Compensation and Benefits	1,445,104	4,425,224	13,708,510
Travel and Conference	47,108	112,103	362,094
Association Dues	6,536	18,739	52,824
Office Occupancy	133,590	411,712	1,228,723
Office Operations	152,904	447,600	1,078,431
Educational and Promotional	31,545	125,745	364,119
Loan Servicing Expense	170,473	520,672	1,270,365
Professional and Outside Services	625,516	1,900,937	5,551,689
Member Insurance	0	0	0
Operating Fee	9,920	29,760	88,098
Miscellaneous Operating Expense	36,836	(266,891)	488,726
TOTAL OPERATING EXPENSE	2,659,531	7,725,599	24,193,580
NET INCOME	432,144	1,006,122	3,328,130

CLASSIFICATION OF LOANS OUTSTANDING		
Degree of Delinquency	<u>Dollars</u>	<u>Number</u>
Current to < 2 months	18,175,619	2,219
2 to 6 months	5,461,190	88
6 to < 12 months	341,241	6
Greater than 12 mos.	4,737,439	2
TOTAL LOANS	28,715,489	2,315

OTHER LOAN INFORMATION		
Total loans made YTD	129,325,839	7,539
Loans since organization	2,220,612,672	339,047
Total loans charged off YTD	1,198,335	
Recovery of loans charged off YTD	<u>174,509</u>	
NET LOANS CHARGED OFF	1,023,826	

MISCELLANEOUS INFORMATION	
Number of members	66,406
Number of potential members	503,727

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.

	10/17/2025
Certified Correct by:	Date
	10/20/2025
Treasurer of the Board of Directors	Date
	10/17/2025
Chairman of the Board of Directors	Date