

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

ASSETS			LIABILITIES and EQUITY		
CASH, INVESTMENTS, and LOANS			LIABILITIES		
Cash and Cash Equivalents		13,504,619			
	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	15,386,364	52,390,395	Notes Payable	0	
Other Investments			Reverse Repurchase		
Corporate Credit Unions	8,458,226		Other		
Perpetual Cont. Capital		1,973,583			
EBA & EBA90	1,000,000		Total Borrowings	0	0
VISA Class B-1 Common Stock	990,974		Accrued Dividends/Interest Payable		461,419
Federal Reserve Account	67,258,406		Other Accr Exps and Accts Payable		<u>8,358,862</u>
Credit Unions & Banks	12,145,000	11,653,000	TOTAL LIABILITIES		8,820,281
CUSOs					
CU Cooperative Systems		659,630	Members' Shares		
Total Investments	105,238,969	66,676,609	Regular Shares	195,229,647	
		171,915,578	Share Drafts	123,752,177	
			Money Market	146,292,697	
Loans			Share Certificates	106,444,257	22,598,986
Commercial		0	IRA Certificates	20,998,287	7,226,964
Real Estate		266,256,607	IRA Shares	3,866,331	
Fully Secured		100,894,013	TOTAL SHARES	596,583,396	29,825,950
VISA & Unsecured		44,674,913			626,409,346
Other Loans		64,104,708			
Total Loans		475,930,242	EQUITY		
Deferred Loan Origination		199,070	Reserves		
Allowance for Loan Loss		(7,843,763)	Regulatory/Statutory Reserves		0
Allowance for Neg Share Loss		(4,406)	Special Reserves		0
Net Loans		468,281,143	Other Reserves		<u>0</u>
			Total Regular Reserves		0
			Undivided Earnings		
OTHER ASSETS			Undivided Earnings	65,082,305	
NCUSIF Deposit		5,791,094	Net Income	<u>584,146</u>	
Land and Buildings, Net		17,728,545	Total Undivided Earnings		65,666,451
Furniture and Equipment, Net		560,442	Total Other Comprehensive Equity		<u>(935,358)</u>
Loans Held for Sale		146,910	TOTAL MEMBERS' EQUITY		64,731,093
All Other Assets		22,032,389			
TOTAL ASSETS		699,960,720	TOTAL LIABILITIES & EQUITY		699,960,720

Fair Value of Held-to Maturity Securities

65,560,285

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	2,462,284	2,462,284	22,975,909
Less: Interest Refund	0	0	0
Investment Income	466,115	466,115	4,294,244
Other	22,591	22,591	225,676
TOTAL INTEREST INCOME	2,950,990	2,950,990	27,495,828
INTEREST EXPENSE			
Dividends	784,785	784,785	7,226,179
Interest on Borrowed Money	0	0	0
TOTAL INTEREST EXPENSE	784,785	784,785	7,226,179
NET INTEREST INCOME	2,166,205	2,166,205	20,269,649
Less: Provision for Loan Loss	287,667	287,667	3,970,343
NII AFTER PLL	1,878,538	1,878,538	16,299,307
OTHER NON-INTEREST INCOME			
Net Gain (Loss) on Sale of Securities	0	0	0
Member Service Fees	772,714	772,714	7,006,753
Miscellaneous Operating Income	663,309	663,309	7,498,699
Gain (Loss) on Equity Securities	(1,861)	(1,861)	121,887
Gain (Loss) on Disposal of Assets	(1)	(1)	(14,648)
Gain (Loss) on Sale of Repossessed Assets	(10,736)	(10,736)	(88,325)
Extraordinary Gain (Loss)	0	0	0
TOTAL NON-INTEREST INCOME	1,423,425	1,423,425	14,524,366
OPERATING EXPENSES			
Employee Compensation and Benefits	1,574,033	1,574,033	15,282,543
Travel and Conference	28,120	28,120	390,213
Association Dues	5,980	5,980	58,803
Office Occupancy	155,700	155,700	1,384,423
Office Operations	135,201	135,201	1,213,632
Educational and Promotional	29,452	29,452	393,571
Loan Servicing Expense	133,917	133,917	1,404,282
Professional and Outside Services	621,176	621,176	6,172,866
Member Insurance	0	0	0
Operating Fee	9,920	9,920	98,018
Miscellaneous Operating Expense	24,320	24,320	513,046
TOTAL OPERATING EXPENSE	2,717,817	2,717,817	26,911,397
NET INCOME	584,146	584,146	3,912,276

CLASSIFICATION OF LOANS OUTSTANDING		
Degree of Delinquency	<u>Dollars</u>	<u>Number</u>
Current to < 2 months	17,931,058	2,099
2 to 6 months	5,288,984	96
6 to < 12 months	296,902	7
Greater than 12 mos.	4,737,439	3
TOTAL LOANS	28,254,383	2,205

OTHER LOAN INFORMATION		
Total loans made YTD	143,628,001	8,390
Loans since organization	2,234,914,834	339,898
Total loans charged off YTD	1,378,872	
Recovery of loans charged off YTD	194,963	
NET LOANS CHARGED OFF	1,183,910	

MISCELLANEOUS INFORMATION	
Number of members	66,124
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.

	11/18/2025
Certified Correct by:	Date
	11/18/2025
Treasurer of the Board of Directors	Date
	11/18/2025
Chairman of the Board of Directors	Date