

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

ASSETS			LIABILITIES and EQUITY		
CASH, INVESTMENTS, and LOANS			LIABILITIES		
Cash and Cash Equivalents		15,217,099			
	Maturity	Maturity		Maturity	Maturity
Securities	<u>≤ 1 year</u>	<u>> 1 year</u>	Borrowed Funds	<u>≤ 1 year</u>	<u>> 1 year</u>
Held-to-Maturity Securities	15,136,364	49,866,917	Notes Payable	0	
Other Investments			Reverse Repurchase		
Corporate Credit Unions	7,560,788		Other		
Perpetual Cont. Capital		1,973,583	Total Borrowings	0	0
EBA & EBA90	1,000,000		Accrued Dividends/Interest Payable		936,288
VISA Class B-1 Common Stock	972,652		Other Accr Exps and Accts Payable		<u>10,039,058</u>
Federal Reserve Account	66,896,747		TOTAL LIABILITIES		10,975,346
Credit Unions & Banks	11,897,000	11,901,000			
CUSOs			Members' Shares		
CU Cooperative Systems		659,630	Regular Shares	192,784,950	
Total Investments	103,463,550	64,401,130	Share Drafts	123,360,975	
		167,864,680	Money Market	147,891,911	
Loans			Share Certificates	108,606,772	23,098,050
Commercial		0	IRA Certificates	21,370,296	6,823,023
Real Estate		268,820,352	IRA Shares	3,597,904	
Fully Secured		100,435,306	TOTAL SHARES	597,612,809	29,921,073
VISA & Unsecured		45,594,249			627,533,882
Other Loans		62,712,755			
Total Loans		477,562,662	EQUITY		
Deferred Loan Origination		200,788	Reserves		
Allowance for Loan Loss		(7,993,368)	Regulatory/Statutory Reserves		0
Allowance for Neg Share Loss		(5,436)	Special Reserves		0
Net Loans		469,764,646	Other Reserves		<u>0</u>
			Total Regular Reserves		0
OTHER ASSETS			Undivided Earnings		
NCUSIF Deposit		5,791,094	Undivided Earnings		65,666,451
Land and Buildings, Net		18,026,915	Net Income		<u>438,995</u>
Furniture and Equipment, Net		553,490	Total Undivided Earnings		66,105,445
Loans Held for Sale		0	Total Other Comprehensive Equity		<u>(915,283)</u>
All Other Assets		26,481,465	TOTAL MEMBERS' EQUITY		65,190,162
TOTAL ASSETS		703,699,390	TOTAL LIABILITIES & EQUITY		703,699,390

Fair Value of Held-to Maturity Securities

62,970,636

Federally Insured by NCUA

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

	<u>Month-to-Date</u>	<u>Quarter-to-Date</u>	<u>Year-To-Date</u>
INTEREST INCOME			
Interest on Loans	2,386,636	4,848,920	25,362,545
Less: Interest Refund	0	0	0
Investment Income	446,425	912,540	4,740,669
Other	22,558	45,148	248,233
TOTAL INTEREST INCOME	2,855,619	5,806,608	30,351,447
INTEREST EXPENSE			
Dividends	800,692	1,585,477	8,026,871
Interest on Borrowed Money	0	0	0
TOTAL INTEREST EXPENSE	800,692	1,585,477	8,026,871
NET INTEREST INCOME	2,054,927	4,221,131	22,324,576
Less: Provision for Loan Loss	284,761	572,428	4,255,104
NII AFTER PLL	1,770,166	3,648,703	18,069,472
OTHER NON-INTEREST INCOME			
Net Gain (Loss) on Sale of Securities	0	0	0
Member Service Fees	695,885	1,468,599	7,702,637
Miscellaneous Operating Income	603,776	1,267,086	8,102,476
Gain (Loss) on Equity Securities	0	(1,861)	121,887
Gain (Loss) on Disposal of Assets	(13,920)	(13,921)	(28,568)
Gain (Loss) on Sale of Repossessed Asset	(11,158)	(21,894)	(99,483)
Extraordinary Gain (Loss)	0	0	0
TOTAL NON-INTEREST INCOME	1,274,583	2,698,008	15,798,949
OPERATING EXPENSES			
Employee Compensation and Benefits	1,432,517	3,006,550	16,715,060
Travel and Conference	22,720	50,839	412,933
Association Dues	4,828	10,808	63,631
Office Occupancy	132,920	288,620	1,517,343
Office Operations	150,195	285,396	1,363,827
Educational and Promotional	37,719	67,170	431,290
Loan Servicing Expense	143,373	277,290	1,547,655
Professional and Outside Services	627,638	1,248,814	6,800,503
Member Insurance	0	0	0
Operating Fee	9,920	19,840	107,938
Miscellaneous Operating Expense	43,924	68,244	556,970
TOTAL OPERATING EXPENSE	2,605,754	5,323,571	29,517,151
NET INCOME	438,995	1,023,141	4,351,271

CLASSIFICATION OF LOANS OUTSTANDING		
Degree of Delinquency	<u>Dollars</u>	<u>Number</u>
Current to < 2 months	19,745,405	2,387
2 to 6 months	6,196,013	113
6 to < 12 months	306,475	8
Greater than 12 mos.	4,737,439	3
TOTAL LOANS	30,985,331	2,511

OTHER LOAN INFORMATION		
Total loans made YTD	155,091,660	9,179
Loans since organization	2,246,378,493	340,687
Total loans charged off YTD	1,517,998	
Recovery of loans charged off YTD	<u>212,890</u>	
NET LOANS CHARGED OFF	1,305,108	

MISCELLANEOUS INFORMATION	
Number of members	66,245
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.

<i>Ralph A. Micalizzi Jr.</i>	12/12/2025
Certified Correct by:	Date
<i>Alicia G. Wahl</i>	12/12/2025
Treasurer of the Board of Directors	Date
<i>Michael Chodurski</i>	12/13/2025
Chairman of the Board of Directors	Date