

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

ASSETS			LIABILITIES and EQUITY		
CASH, INVESTMENTS, and LOANS			LIABILITIES		
Cash and Cash Equivalents		14,605,660			
	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	14,886,364	51,113,051	Notes Payable	0	
Other Investments			Reverse Repurchase		
Corporate Credit Unions	4,683,612		Other		
Perpetual Cont. Capital		1,973,583			
EBA & EBA90	1,000,000		Total Borrowings	0	0
VISA Class B-1 Common Stock	1,019,970		Accrued Dividends/Interest Payable		0
Federal Reserve Account	63,617,932		Other Accr Exps and Accts Payable		<u>5,336,562</u>
Credit Unions & Banks	11,401,000	11,901,000	TOTAL LIABILITIES		<u>5,336,562</u>
CUSOs					
CU Cooperative Systems		715,861	Members' Shares		
Total Investments	<u>96,608,877</u>	<u>65,703,495</u>	Regular Shares	190,523,870	
		162,312,372	Share Drafts	122,180,857	
			Money Market	148,089,219	
Loans			Share Certificates	116,116,701	21,812,252
Commercial		0	IRA Certificates	21,419,677	7,184,563
Real Estate		272,597,954	IRA Shares	3,538,132	
Fully Secured		99,717,429	TOTAL SHARES	<u>601,868,457</u>	<u>28,996,814</u>
VISA & Unsecured		46,176,078			
Other Loans		60,499,027	EQUITY		
Total Loans		<u>478,990,487</u>	Reserves		
Deferred Loan Origination		202,423	Regulatory/Statutory Reserves		0
Allowance for Loan Loss		(8,621,137)	Special Reserves		0
Allowance for Neg Share Loss		(4,995)	Other Reserves		<u>0</u>
Net Loans		<u>470,566,778</u>	Total Regular Reserves		0
			Undivided Earnings		
OTHER ASSETS			Undivided Earnings	66,105,445	
NCUSIF Deposit		5,791,094	Net Income	<u>61,183</u>	
Land and Buildings, Net		17,698,458	Total Undivided Earnings		66,166,628
Furniture and Equipment, Net		842,864	Total Other Comprehensive Equity		<u>(895,209)</u>
Loans Held for Sale		0	TOTAL MEMBERS' EQUITY		<u>65,271,419</u>
All Other Assets		29,656,026			
TOTAL ASSETS		<u>701,473,252</u>	TOTAL LIABILITIES & EQUITY		<u>701,473,252</u>

Fair Value of Held-to Maturity Securities

64,064,004

Federally Insured by NCUA

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




	<u>Month-to-Date</u>	<u>Quarter-to-Date</u>	<u>Year-To-Date</u>
INTEREST INCOME			
Interest on Loans	2,483,774	7,332,695	27,846,319
Less: Interest Refund	0	0	0
Investment Income	567,885	1,480,425	5,308,554
Other	22,595	67,743	270,828
TOTAL INTEREST INCOME	3,074,255	8,880,863	33,425,701
INTEREST EXPENSE			
Dividends	849,273	2,434,750	8,876,144
Interest on Borrowed Money	0	0	0
TOTAL INTEREST EXPENSE	849,273	2,434,750	8,876,144
NET INTEREST INCOME	2,224,981	6,446,113	24,549,557
Less: Provision for Loan Loss	838,377	1,410,805	5,093,480
NII AFTER PLL	1,386,604	5,035,308	19,456,077
OTHER NON-INTEREST INCOME			
Net Gain (Loss) on Sale of Securities	0	0	0
Member Service Fees	788,495	2,257,094	8,491,132
Miscellaneous Operating Income	636,394	1,921,802	8,807,244
Gain (Loss) on Equity Securities	47,318	27,134	100,831
Gain (Loss) on Disposal of Assets	(1)	(13,922)	(28,569)
Gain (Loss) on Sale of Repossessed Assets	(3,550)	(25,444)	(103,033)
Extraordinary Gain (Loss)	0	0	0
TOTAL NON-INTEREST INCOME	1,468,656	4,166,664	17,267,605
OPERATING EXPENSES			
Employee Compensation and Benefits	1,467,682	4,474,232	18,182,742
Travel and Conference	23,402	74,241	436,335
Association Dues	5,483	16,290	69,114
Office Occupancy	126,701	415,321	1,644,044
Office Operations	223,104	508,500	1,586,931
Educational and Promotional	57,442	124,612	488,732
Loan Servicing Expense	145,762	423,052	1,693,417
Professional and Outside Services	689,572	1,938,385	7,490,075
Member Insurance	0	0	0
Operating Fee	9,920	29,760	117,858
Miscellaneous Operating Expense	45,011	113,255	601,981
TOTAL OPERATING EXPENSE	2,794,077	8,117,648	32,311,228
NET INCOME	61,183	1,084,324	4,412,454

CLASSIFICATION OF LOANS OUTSTANDING		
Degree of Delinquency	<u>Dollars</u>	<u>Number</u>
Current to < 2 months	19,134,297	2,201
2 to 6 months	5,537,449	109
6 to < 12 months	240,809	5
Greater than 12 mos.	4,652,383	4
TOTAL LOANS	29,564,939	2,319

OTHER LOAN INFORMATION		
Total loans made YTD	167,060,439	10,115
Loans since organization	2,258,347,272	341,623
Total loans charged off YTD	1,710,609	
Recovery of loans charged off YTD	<u>226,741</u>	
NET LOANS CHARGED OFF	1,483,868	

MISCELLANEOUS INFORMATION	
Number of members	66,353
Number of potential members	505,251

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.

 Certified Correct by:	1/16/2026
 Treasurer of the Board of Directors	1/16/2026
 Chairman of the Board of Directors	1/18/2026