

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	Borrowed Funds		Maturity
	Maturity		Notes Payable		<u>< 1 year</u>
Securities	<u>< 1 year</u>	<u>> 1 year</u>	Reverse Repurchase		0
Held-to-Maturity Securities	14,886,364	51,113,051	Other		
Other Investments			Total Borrowings		0
Corporate Credit Unions	4,683,612		Accrued Dividends/Interest Payable		0
Perpetual Cont. Capital		1,973,583	Other Accr Exps and Accts Payable		<u>5,336,562</u>
EBA & EBA90	1,000,000		TOTAL LIABILITIES		5,336,562
VISA Class B-1 Common Stock	1,019,970				
Federal Reserve Account	63,617,932				
Credit Unions & Banks	11,401,000	11,901,000			
CUSOs					
CU Cooperative Systems		715,861			
Total Investments	96,608,877	65,703,495			
	162,312,372				
Loans					
Commercial		0			
Real Estate		272,597,954			
Fully Secured		99,717,429			
VISA & Unsecured		46,176,078			
Other Loans		60,499,027			
Total Loans		478,990,487			
Deferred Loan Origination		202,423			
Allowance for Loan Loss		(8,621,137)			
Allowance for Neg Share Loss		(4,995)			
Net Loans		470,566,778			
OTHER ASSETS					
NCUSIF Deposit		5,791,094			
Land and Buildings, Net		17,698,458			
Furniture and Equipment, Net		842,864			
Loans Held for Sale		0			
All Other Assets		29,656,026			
TOTAL ASSETS		701,473,252			
			TOTAL LIABILITIES & EQUITY		
					701,473,252

Fair Value of Held-to Maturity Securities

64,064,004

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

<u>Degree of Delinquency</u>	<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	226,741	
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.

1/16/2026

Ralph A. Micalizzi Jr.

Certified Correct by:

1/16/2026

Alicia D. Webb

Treasurer of the Board of Directors

1/18/2026

Michael Chodurksi

Chairman of the Board of Directors

Date