

CPM Federal Credit Union - Charter No. 21971
Statement of Income for the Period Ended January 31, 2026

	<u>Month-to-Date</u>	<u>Quarter-to-Date</u>	<u>Year-To-Date</u>
INTEREST INCOME			
Interest on Loans	2,472,150	2,472,150	2,472,150
Less: Interest Refund	0	0	0
Investment Income	442,384	442,384	442,384
Other	16,144	16,144	16,144
TOTAL INTEREST INCOME	2,930,679	2,930,679	2,930,679
INTEREST EXPENSE			
Dividends	876,373	876,373	876,373
Interest on Borrowed Money	0	0	0
TOTAL INTEREST EXPENSE	876,373	876,373	876,373
NET INTEREST INCOME	2,054,306	2,054,306	2,054,306
Less: Provision for Loan Loss	268,796	268,796	268,796
NII AFTER PLL	1,785,510	1,785,510	1,785,510
OTHER NON-INTEREST INCOME			
Net Gain (Loss) on Sale of Securities	0	0	0
Member Service Fees	783,865	783,865	783,865
Miscellaneous Operating Income	1,899,888	1,899,888	1,899,888
Gain (Loss) on Equity Securities	(83,992)	(83,992)	(83,992)
Gain (Loss) on Disposal of Assets	0	0	0
Gain (Loss) on Sale of Repossessed Assets	(6,829)	(6,829)	(6,829)
Extraordinary Gain (Loss)	0	0	0
TOTAL NON-INTEREST INCOME	2,592,932	2,592,932	2,592,932
OPERATING EXPENSES			
Employee Compensation and Benefits	1,578,595	1,578,595	1,578,595
Travel and Conference	9,926	9,926	9,926
Association Dues	6,737	6,737	6,737
Office Occupancy	131,716	131,716	131,716
Office Operations	155,928	155,928	155,928
Educational and Promotional	26,969	26,969	26,969
Loan Servicing Expense	124,798	124,798	124,798
Professional and Outside Services	650,761	650,761	650,761
Member Insurance	0	0	0
Operating Fee	9,920	9,920	9,920
Miscellaneous Operating Expense	14,938	14,938	14,938
TOTAL OPERATING EXPENSE	2,710,287	2,710,287	2,710,287
NET INCOME	1,668,155	1,668,155	1,668,155

CLASSIFICATION OF LOANS OUTSTANDING		
Degree of Delinquency	<u>Dollars</u>	<u>Number</u>
Current to < 2 months	18,967,808	2,111
2 to 6 months	5,343,814	98
6 to < 12 months	549,944	6
Greater than 12 mos.	4,650,950	4
TOTAL LOANS	29,512,516	2,219

OTHER LOAN INFORMATION		
Total loans made YTD	12,160,014	787
Loans since organization	2,535,449,949	332,295
Total loans charged off YTD	177,140	
Recovery of loans charged off YTD	<u>10,138</u>	
NET LOANS CHARGED OFF	167,002	

MISCELLANEOUS INFORMATION	
Number of members	66,562
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.

<i>Ralph A. Micalizzi Jr.</i>	2/13/2026
Certified Correct by:	Date
<i>Alicia D. Webb</i>	2/14/2026
Treasurer of the Board of Directors	Date
<i>Michael Chodurski</i>	2/17/2026
Chairman of the Board of Directors	Date