

CPM Federal Credit Union - Charter No. 21971
Statement of Income for the Period Ended February 28, 2026

	<u>Month-to-Date</u>	<u>Quarter-to-Date</u>	<u>Year-To-Date</u>
INTEREST INCOME			
Interest on Loans	\$2,337,683	\$4,809,834	\$4,809,834
Less: Interest Refund	0	0	0
Investment Income	420,593	862,977	862,977
Other	16,040	32,184	32,184
TOTAL INTEREST INCOME	2,774,316	5,704,995	5,704,995
INTEREST EXPENSE			
Dividends	815,457	1,691,830	1,691,830
Interest on Borrowed Money	0	0	0
TOTAL INTEREST EXPENSE	815,457	1,691,830	1,691,830
NET INTEREST INCOME	1,958,859	4,013,165	4,013,165
Less: Provision for Loan Loss	115,031	383,827	383,827
NET AFTER PLL	1,843,828	3,629,338	3,629,338
OTHER NON-INTEREST INCOME			
Net Gain (Loss) on Sale of Securities	0	0	0
Member Service Fees	681,398	1,465,263	1,465,263
Miscellaneous Operating Income	748,364	2,648,252	2,648,252
Gain (Loss) on Equity Securities	(4,915)	(88,907)	(88,907)
Gain (Loss) on Disposal of Assets	0	0	0
Gain (Loss) on Sale of Repossessed Assets	(7,708)	(14,537)	(14,537)
Extraordinary Gain (Loss)	0	0	0
TOTAL NON-INTEREST INCOME	1,417,140	4,010,072	4,010,072
OPERATING EXPENSES			
Employee Compensation and Benefits	1,817,986	3,396,581	3,396,581
Travel and Conference	14,256	24,182	24,182
Association Dues	5,617	12,355	12,355
Office Occupancy	132,762	264,478	264,478
Office Operations	140,747	296,674	296,674
Educational and Promotional	28,173	55,141	55,141
Loan Servicing Expense	307,714	432,512	432,512
Professional and Outside Services	627,981	1,278,741	1,278,741
Member Insurance	0	0	0
Operating Fee	9,920	19,840	19,840
Miscellaneous Operating Expense	54,952	69,890	69,890
TOTAL OPERATING EXPENSE	3,140,107	5,850,394	5,850,394
NET INCOME	\$120,861	\$1,789,016	\$1,789,016

CLASSIFICATION OF LOANS OUTSTANDING		
Degree of Delinquency	<u>Amount</u>	<u>Number</u>
Current to < 2 months	\$14,089,432	1,777
2 to 6 months	4,998,628	68
6 to < 12 months	340,015	5
Greater than 12 mos.	4,650,950	4
TOTAL LOANS	\$24,079,025	1,854

OTHER LOAN INFORMATION		
Total loans made YTD	\$23,391,234	1,526
Total loans charged off YTD	303,297	
Recovery of loans charged off YTD	26,106	
NET LOANS CHARGED OFF YTD	\$277,191	

MISCELLANEOUS INFORMATION	
Number of members	66,785

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.

Ralph A. Micalizzi Jr. 3/20/2026

Certified Correct by: **Date**

Alicia G. Webb 3/20/2026

Treasurer of the Board of Directors **Date**

Michael Chodurski 3/20/2026

Chairman of the Board of Directors **Date**