

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

	<u>Month-to-Date</u>	<u>Quarter-to-Date</u>	<u>Year-To-Date</u>
INTEREST INCOME			
Interest on Loans	\$2,530,818	\$7,340,652	\$7,340,652
Less: Interest Refund	0	0	0
Investment Income	540,343	1,403,320	1,403,320
Other	16,135	48,319	48,319
TOTAL INTEREST INCOME	3,087,296	8,792,290	8,792,290
INTEREST EXPENSE			
Dividends	933,327	2,625,157	2,625,157
Interest on Borrowed Money	157	157	157
TOTAL INTEREST EXPENSE	933,485	2,625,315	2,625,315
NET INTEREST INCOME	2,153,811	6,166,976	6,166,976
Less: Provision for Loan Loss	312,943	696,770	696,770
NII AFTER PLL	1,840,868	5,470,206	5,470,206
OTHER NON-INTEREST INCOME			
Net Gain (Loss) on Sale of Securities	0	0	0
Member Service Fees	710,198	2,175,462	2,175,462
Miscellaneous Operating Income	692,482	3,340,735	3,340,735
Gain (Loss) on Equity Securities	(52,059)	(140,965)	(140,965)
Gain (Loss) on Disposal of Assets	0	0	0
Gain (Loss) on Sale of Repossessed Assets	(17,162)	(31,698)	(31,698)
Extraordinary Gain (Loss)	0	0	0
TOTAL NON-INTEREST INCOME	1,333,461	5,343,533	5,343,533
OPERATING EXPENSES			
Employee Compensation and Benefits	1,496,054	4,892,635	4,892,635
Travel and Conference	60,653	84,835	84,835
Association Dues	6,937	19,292	19,292
Office Occupancy	135,077	399,556	399,556
Office Operations	133,025	429,699	429,699
Educational and Promotional	40,368	95,509	95,509
Loan Servicing Expense	153,477	585,989	585,989
Professional and Outside Services	643,499	1,922,240	1,922,240
Member Insurance	0	0	0
Operating Fee	9,920	29,760	29,760
Miscellaneous Operating Expense	26,694	96,584	96,584
TOTAL OPERATING EXPENSE	2,705,704	8,556,098	8,556,098
NET INCOME	\$468,625	\$2,257,641	\$2,257,641

CLASSIFICATION OF LOANS OUTSTANDING		
Degree of Delinquency	<u>Amount</u>	<u>Number</u>
Current to < 2 months	\$17,252,978	1,758
2 to 6 months	426,822	57
6 to < 12 months	4,690,123	9
Greater than 12 mos.	178,825	1
TOTAL LOANS	\$22,548,749	1,825

OTHER LOAN INFORMATION		
Total loans made YTD	\$40,130,540	2,424
Total loans charged off YTD	4,902,306	
Recovery of loans charged off YTD	38,664	
NET LOANS CHARGED OFF YTD	\$4,863,641	

MEMBERSHIP INFORMATION	
Number of members	66,965

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>	4/21/2026
Certified Correct by:	Date
<i>Alicia D. Webb</i>	4/21/2026
Treasurer of the Board of Directors	Date
<i>Michael Chodnicki</i>	4/21/2026
Chairman of the Board of Directors	Date