

CPM Federal Credit Union - Charter No. 21971
Statement of Income for the Period Ended April 30 2026

| | <u>Month-to-Date</u> | <u>Quarter-to-Date</u> | <u>Year-To-Date</u> |
|---|----------------------|------------------------|---------------------|
| INTEREST INCOME | | | |
| Interest on Loans | \$2,437,781 | \$2,437,781 | \$9,778,432 |
| Less: Interest Refund | 0 | 0 | 0 |
| Investment Income | 586,673 | 586,673 | 1,989,993 |
| Other | 16,084 | 16,084 | 64,403 |
| TOTAL INTEREST INCOME | 3,040,537 | 3,040,537 | 11,832,828 |
| INTEREST EXPENSE | | | |
| Dividends | 937,221 | 937,221 | 3,562,378 |
| Interest on Borrowed Money | 0 | 0 | 157 |
| TOTAL INTEREST EXPENSE | 937,221 | 937,221 | 3,562,536 |
| NET INTEREST INCOME | 2,103,316 | 2,103,316 | 8,270,292 |
| Less: Provision for Loan Loss | 1,155,216 | 1,155,216 | 1,851,985 |
| NII AFTER PLL | 948,101 | 948,101 | 6,418,307 |
| OTHER NON-INTEREST INCOME | | | |
| Net Gain (Loss) on Sale of Securities | 0 | 0 | 0 |
| Member Service Fees | 700,380 | 700,380 | 2,875,842 |
| Miscellaneous Operating Income | 1,004,959 | 1,004,959 | 4,345,694 |
| Gain (Loss) on Equity Securities | 80,269 | 80,269 | (60,696) |
| Gain (Loss) on Disposal of Assets | 0 | 0 | 0 |
| Gain (Loss) on Sale of Repossessed Assets | (1,657) | (1,657) | (33,355) |
| Extraordinary Gain (Loss) | 0 | 0 | 0 |
| TOTAL NON-INTEREST INCOME | 1,783,951 | 1,783,951 | 7,127,484 |
| OPERATING EXPENSES | | | |
| Employee Compensation and Benefits | 1,519,670 | 1,519,670 | 6,412,305 |
| Travel and Conference | 34,272 | 34,272 | 119,107 |
| Association Dues | 6,037 | 6,037 | 25,329 |
| Office Occupancy | 133,949 | 133,949 | 533,504 |
| Office Operations | 123,717 | 123,717 | 553,417 |
| Educational and Promotional | 20,784 | 20,784 | 116,293 |
| Loan Servicing Expense | 94,695 | 94,695 | 680,684 |
| Professional and Outside Services | 686,768 | 686,768 | 2,609,008 |
| Member Insurance | 0 | 0 | 0 |
| Operating Fee | 7,976 | 7,976 | 37,736 |
| Miscellaneous Operating Expense | 34,983 | 34,983 | 131,567 |
| TOTAL OPERATING EXPENSE | 2,662,852 | 2,662,852 | 11,218,950 |
| NET INCOME | \$69,200 | \$69,200 | \$2,326,841 |

| CLASSIFICATION OF LOANS OUTSTANDING | | |
|--|---------------------|---------------|
| Degree of Delinquency | <u>Amount</u> | <u>Number</u> |
| Current to < 2 months | \$12,769,742 | 1,722 |
| 2 to 6 months | 4,405,832 | 61 |
| 6 to < 12 months | 4,743,908 | 11 |
| Greater than 12 mos. | 187,589 | 2 |
| TOTAL LOANS | \$22,107,071 | 1,796 |

| OTHER LOAN INFORMATION | | |
|-----------------------------------|--------------------|-------|
| Total loans made YTD | \$60,817,072 | 3,359 |
| Total loans charged off YTD | 5,061,083 | |
| Recovery of loans charged off YTD | 72,189 | |
| NET LOANS CHARGED OFF YTD | \$4,988,895 | |

| MEMBERSHIP INFORMATION | |
|-------------------------------|--------|
| Number of members | 67,186 |

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. 5/19/2026

Certified Correct by: **Date**

Alicia D. Webb 5/19/2026

Treasurer of the Board of Directors **Date**

Michael Choduricki 5/19/2026

Chairman of the Board of Directors **Date**