

CPM Federal Credit Union - Charter No. 21971

Statement of Financial Condition as of May 31, 2026

CASH, INVESTMENTS, and LOANS				LIABILITIES			
Cash and Cash Equivalents			\$17,376,621				
					Maturity	Maturity	
					< 1 year	> 1 year	
Securities				Borrowed Funds			
	Maturity	Maturity		Notes Payable	0		
	< 1 year	> 1 year		Reverse Repurchase			
Held-to-Maturity Securities	4,250,000	67,215,771		Other			
Other Investments				Total Borrowings	0	0	\$0
Corporate Credit Unions	34,893,395			Accrued Dividends/Interest Payable			1,069,692
Perpetual Cont. Capital		1,973,583		Other Accr Exps and Accts Payable			12,173,680
EBA & EBA90	1,000,000			Total Payables			13,243,371
VISA Class B-1 Common Stock	949,153						
Federal Reserve Account	74,229,413			Members' Shares			
Credit Unions & Banks	13,135,000	9,669,000		Regular Shares	196,747,419		
CUSOs				Share Drafts	128,807,587		
CU Cooperative Systems		715,861		Money Market	164,996,219		
Total Investments	128,456,961	79,574,216	208,031,176	Share Certificates	146,781,923	16,385,985	
				IRA Certificates	23,076,990	6,010,744	
Loans				IRA Shares	2,745,555		
Commercial		0		Total Shares	663,155,692	22,396,728	685,552,420
Real Estate		291,199,451					
Fully Secured		101,795,870		TOTAL LIABILITIES			698,795,792
Credit Cards & Unsecured		45,543,090					
Other Loans		54,665,496					
Total Loans		493,203,907					
Deferred Loan Origination		20,852					
Allowance for Loan Loss		(5,809,304)					
Allowance for Neg Share Loss		(6,395)					
Net Loans		487,409,060					
				EQUITY			
OTHER ASSETS				Regular Reserves			0
NCUSIF Deposit		6,068,780		Undivided Earnings			
Land and Buildings, Net		19,327,565		Undivided Earnings		68,493,469	
Furniture and Equipment, Net		769,723		Net Income		105,374	
Loans Held for Sale		1,396,844		Total Undivided Earnings			68,598,843
All Other Assets		26,220,028		Total Other Comprehensive Equity			(794,836)
TOTAL ASSETS		\$766,599,799		Total Members' Equity			67,804,007
				TOTAL LIABILITIES & EQUITY			\$766,599,799
				Fair Value of Held-to Maturity Securities		69,197,637	

Federally Insured by NCUA

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

	<u>Month-to-Date</u>	<u>Quarter-to-Date</u>	<u>Year-To-Date</u>
INTEREST INCOME			
Interest on Loans	\$2,536,339	\$4,974,120	\$12,314,772
Less: Interest Refund	0	0	0
Investment Income	552,343	1,139,015	2,542,335
Other	16,121	32,204	80,523
TOTAL INTEREST INCOME	3,104,803	6,145,340	14,937,630
INTEREST EXPENSE			
Dividends	993,729	1,930,950	4,556,107
Interest on Borrowed Money	0	0	157
TOTAL INTEREST EXPENSE	993,729	1,930,950	4,556,265
NET INTEREST INCOME	2,111,074	4,214,390	10,381,366
Less: Provision for Loan Loss	616,476	1,771,692	2,468,461
NII AFTER PLL	1,494,598	2,442,698	7,912,904
OTHER NON-INTEREST INCOME			
Net Gain (Loss) on Sale of Securities	0	0	0
Member Service Fees	756,095	1,456,476	3,631,937
Miscellaneous Operating Income	692,920	1,697,879	5,038,614
Gain (Loss) on Equity Securities	(10,121)	70,148	(70,817)
Gain (Loss) on Disposal of Assets	0	0	0
Gain (Loss) on Sale of Repossessed Asse	(9,585)	(11,242)	(42,940)
Extraordinary Gain (Loss)	0	0	0
TOTAL NON-INTEREST INCOME	1,429,310	3,213,261	8,556,794
OPERATING EXPENSES			
Employee Compensation and Benefits	1,493,802	3,013,472	7,906,107
Travel and Conference	27,080	61,351	146,187
Association Dues	5,738	11,776	31,067
Office Occupancy	127,690	261,639	661,195
Office Operations	130,479	254,197	683,896
Educational and Promotional	66,221	87,005	182,514
Loan Servicing Expense	262,249	356,944	942,933
Professional and Outside Services	680,897	1,367,665	3,289,905
Member Insurance	0	0	0
Operating Fee	7,976	15,953	45,712
Miscellaneous Operating Expense	16,401	51,384	147,968
TOTAL OPERATING EXPENSE	2,818,533	5,481,385	14,037,483
NET INCOME	\$105,374	\$174,574	\$2,432,215

CLASSIFICATION OF LOANS OUTSTANDING		
Degree of Delinquency	<u>Amount</u>	<u>Number</u>
Current to < 2 months	\$15,526,676	1,974
2 to 6 months	4,885,085	66
6 to < 12 months	4,744,868	12
Greater than 12 mos.	187,273	2
TOTAL LOANS	\$25,343,902	2,054

OTHER LOAN INFORMATION		
Total loans made YTD	\$80,902,437	4,254
Total loans charged off YTD	5,235,471	
Recovery of loans charged off YTD	93,701	
NET LOANS CHARGED OFF YTD	\$5,141,770	

MEMBERSHIP INFORMATION	
Number of members	67,325

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. 17 Jun 2026
Certified Correct by: Date

James Jeffries 18 Jun 2026
Treasurer of the Board of Directors Date

Michael Chodnicki 17 June 2026
Chairman of the Board of Directors Date