

CPM Federal Credit Union - Charter No. 21971

Statement of Financial Condition as of June 30, 2026

CASH, INVESTMENTS, and LOANS

LIABILITIES

Cash and Cash Equivalents			\$14,606,341
	Maturity	Maturity	
	<u>≤ 1 year</u>	<u>> 1 year</u>	
Securities			
Held-to-Maturity Securities	3,000,000	70,191,854	
Other Investments			
Corporate Credit Unions	9,787,979		
Perpetual Cont. Capital		1,973,583	
EBA & EBA90	1,000,000		
VISA Class B-1 Common Stock	997,809		
Federal Reserve Account	81,747,455		
Credit Unions & Banks	12,642,000	9,669,000	
CUSOs			
CU Cooperative Systems		715,861	
Total Investments	109,175,242	82,550,299	191,725,541
Loans			
Commercial		0	
Real Estate		303,773,041	
Fully Secured		102,277,216	
Credit Cards & Unsecured		46,230,242	
Other Loans		53,814,228	
Total Loans		506,094,727	
Deferred Loan Origination		(34,117)	
Allowance for Loan Loss		(8,258,891)	
Allowance for Neg Share Loss		(7,017)	
Net Loans			497,794,701
OTHER ASSETS			
NCUSIF Deposit		6,068,780	
Land and Buildings, Net		19,344,175	
Furniture and Equipment, Net		769,191	
Loans Held for Sale		271,894	
All Other Assets		28,766,416	
TOTAL ASSETS			\$759,347,038

	Maturity	Maturity	
	<u>≤ 1 year</u>	<u>> 1 year</u>	
Borrowed Funds			
Notes Payable	0		
Reverse Repurchase			
Other			
Total Borrowings	0	0	\$0
Accrued Dividends/Interest Payable			2
Other Accr Exps and Accts Payable			5,508,714
Total Payables			5,508,717
Members' Shares			
Regular Shares	194,311,454		
Share Drafts	125,988,104		
Money Market	166,488,508		
Share Certificates	152,960,176	16,315,365	
IRA Certificates	23,198,663	6,058,754	
IRA Shares	2,677,047		
Total Shares	665,623,952	22,374,119	687,998,071
TOTAL LIABILITIES			693,506,787
EQUITY			
Regular Reserves			0
Undivided Earnings			
Undivided Earnings		68,598,843	
Net Income		(1,983,831)	
Total Undivided Earnings			66,615,012
Total Other Comprehensive Equity			(774,762)
Total Members' Equity			65,840,250
TOTAL LIABILITIES & EQUITY			\$759,347,038

Fair Value of Held-to Maturity Securities 70,736,297

Federally Insured by NCUA

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

	<u>Month-to-Date</u>	<u>Quarter-to-Date</u>	<u>Year-To-Date</u>
INTEREST INCOME			
Interest on Loans	\$2,528,078	\$7,502,199	\$14,842,850
Less: Interest Refund	0	0	0
Investment Income	468,347	1,607,362	3,010,682
Other	16,088	48,292	96,611
TOTAL INTEREST INCOME	3,012,513	9,157,853	17,950,143
INTEREST EXPENSE			
Dividends	981,149	2,912,099	5,537,256
Interest on Borrowed Money	0	0	157
TOTAL INTEREST EXPENSE	981,149	2,912,099	5,537,414
NET INTEREST INCOME	2,031,364	6,245,754	12,412,729
Less: Provision for Loan Loss	2,708,162	4,479,854	5,176,624
NII AFTER PLL	(676,798)	1,765,900	7,236,106
OTHER NON-INTEREST INCOME			
Net Gain (Loss) on Sale of Securities	0	0	0
Member Service Fees	735,972	2,192,447	4,367,909
Miscellaneous Operating Income	660,343	2,358,222	5,698,957
Gain (Loss) on Equity Securities	48,656	118,804	(22,161)
Gain (Loss) on Disposal of Assets	0	0	0
Gain (Loss) on Sale of Repossessed Assets	(13,319)	(24,561)	(56,259)
Extraordinary Gain (Loss)	0	0	0
TOTAL NON-INTEREST INCOME	1,431,652	4,644,912	9,988,445
OPERATING EXPENSES			
Employee Compensation and Benefits	1,511,903	4,525,375	9,418,010
Travel and Conference	23,766	85,118	169,953
Association Dues	5,875	17,650	36,942
Office Occupancy	136,214	397,853	797,409
Office Operations	132,466	386,662	816,362
Educational and Promotional	39,039	126,045	221,553
Loan Servicing Expense	180,789	537,733	1,123,722
Professional and Outside Services	687,377	2,055,042	3,977,282
Member Insurance	0	0	0
Operating Fee	7,976	23,929	53,688
Miscellaneous Operating Expense	13,278	64,662	161,246
TOTAL OPERATING EXPENSE	2,738,683	8,220,068	16,776,167
NET INCOME	(\$1,983,830)	(\$1,809,256)	\$448,385

CLASSIFICATION OF LOANS OUTSTANDING

<u>Degree of Delinquency</u>	<u>Amount</u>	<u>Number</u>
Current to < 2 months	\$15,745,612	1,934
2 to 6 months	4,800,095	81
6 to < 12 months	4,741,961	11
Greater than 12 mos.	187,273	2
TOTAL LOANS	\$25,474,942	2,028

OTHER LOAN INFORMATION

Total loans made YTD	\$104,745,920	5,264
Total loans charged off YTD	5,486,149	
Recovery of loans charged off YTD	114,005	
NET LOANS CHARGED OFF YTD	\$5,372,144	

MEMBERSHIP INFORMATION

Number of members	67,624
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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>	7/17/2026
Certified Correct by:	Date
<i>James J. Jeffries</i>	7/17/2026
Treasurer of the Board of Directors	Date
<i>Michael Chodurki</i>	7/18/2026
Chairman of the Board of Directors	Date