

CPM Federal Credit Union - Charter No. 21971

Statement of Financial Condition as of July 31, 2026

CASH, INVESTMENTS, and LOANS				LIABILITIES		
Cash and Cash Equivalents			\$16,056,968		Maturity	Maturity
					< 1 year	> 1 year
Securities				Borrowed Funds		
	Maturity	Maturity		Notes Payable	0	
	< 1 year	> 1 year		Reverse Repurchase		
Held-to-Maturity Securities	3,000,000	72,656,972		Other		
Other Investments				Total Borrowings	0	0
Corporate Credit Unions	12,046,166			Accrued Dividends/Interest Payable		647,060
Perpetual Cont. Capital		1,973,583		Other Accr Exps and Accts Payable		8,432,611
EBA & EBA90	1,000,000			Total Payables		9,079,671
VISA Class B-1 Common Stock	1,064,816					
Federal Reserve Account	88,365,562			Members' Shares		
Credit Unions & Banks	12,146,000	9,917,000		Regular Shares	194,558,327	
CUSOs				Share Drafts	126,504,379	
CU Cooperative Systems		715,861		Money Market	167,733,505	
Total Investments	117,622,544	85,263,417	202,885,961	Share Certificates	157,462,840	16,880,658
				IRA Certificates	24,429,963	5,997,658
Loans				IRA Shares	2,759,310	
Commercial		0		Total Shares	673,448,324	22,878,316
Real Estate		310,648,962				696,326,640
Fully Secured		103,193,281		TOTAL LIABILITIES		705,406,310
Credit Cards & Unsecured		46,782,226				
Other Loans		53,507,364				
Total Loans		514,131,834				
Deferred Loan Origination		(37,441)				
Allowance for Loan Loss		(8,339,728)				
Allowance for Neg Share Loss		(3,230)				
Net Loans			505,751,434			
				EQUITY		
OTHER ASSETS				Regular Reserves		0
NCUSIF Deposit		6,068,780		Undivided Earnings		
Land and Buildings, Net		19,340,449		Undivided Earnings	66,615,013	
Furniture and Equipment, Net		769,128		Net Income	631,351	
Loans Held for Sale		467,715		Total Undivided Earnings		67,246,364
All Other Assets		20,557,552		Total Other Comprehensive Equity		(754,687)
TOTAL ASSETS		\$771,897,987		Total Members' Equity		66,491,677
				TOTAL LIABILITIES & EQUITY		\$771,897,987
				Fair Value of Held-to Maturity Securities		72,853,199

Federally Insured by NCUA

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

	<u>Month-to-Date</u>	<u>Quarter-to-Date</u>	<u>Year-To-Date</u>
INTEREST INCOME			
Interest on Loans	\$2,632,072	\$2,632,072	\$17,474,922
Less: Interest Refund	0	0	0
Investment Income	594,406	594,406	3,605,088
Other	16,125	16,125	112,735
TOTAL INTEREST INCOME	3,242,602	3,242,602	21,192,745
INTEREST EXPENSE			
Dividends	1,036,999	1,036,999	6,574,255
Interest on Borrowed Money	0	0	157
TOTAL INTEREST EXPENSE	1,036,999	1,036,999	6,574,413
NET INTEREST INCOME	2,205,603	2,205,603	14,618,332
Less: Provision for Loan Loss	289,007	289,007	5,465,630
NII AFTER PLL	1,916,596	1,916,596	9,152,702
OTHER NON-INTEREST INCOME			
Net Gain (Loss) on Sale of Securities	0	0	0
Member Service Fees	815,315	815,315	5,183,224
Miscellaneous Operating Income	709,765	709,765	6,408,721
Gain (Loss) on Equity Securities	67,007	67,007	44,846
Gain (Loss) on Disposal of Assets	(4)	(4)	(4)
Gain (Loss) on Sale of Repossessed Asse	(223)	(223)	(56,482)
Extraordinary Gain (Loss)	0	0	0
TOTAL NON-INTEREST INCOME	1,591,861	1,591,861	11,580,306
OPERATING EXPENSES			
Employee Compensation and Benefits	1,561,488	1,561,488	10,979,497
Travel and Conference	48,002	48,002	217,955
Association Dues	6,100	6,100	43,042
Office Occupancy	141,696	141,696	939,105
Office Operations	130,458	130,458	946,820
Educational and Promotional	25,977	25,977	247,530
Loan Servicing Expense	235,814	235,814	1,359,536
Professional and Outside Services	689,638	689,638	4,666,921
Member Insurance	0	0	0
Operating Fee	7,976	7,976	61,665
Miscellaneous Operating Expense	29,957	29,957	191,202
TOTAL OPERATING EXPENSE	2,877,106	2,877,106	19,653,272
NET INCOME	\$631,351	\$631,351	\$1,079,735

CLASSIFICATION OF LOANS OUTSTANDING		
Degree of Delinquency	<u>Amount</u>	<u>Number</u>
Current to < 2 months	\$14,533,604	1,901
2 to 6 months	7,875,366	90
6 to < 12 months	4,380,525	5
Greater than 12 mos.	496,273	3
TOTAL LOANS	\$27,285,768	1,999

OTHER LOAN INFORMATION		
Total loans made YTD	\$127,498,593	6,298
Total loans charged off YTD	5,676,619	
Recovery of loans charged off YTD	144,236	
NET LOANS CHARGED OFF YTD	\$5,532,383	

MEMBERSHIP INFORMATION	
Number of members	67,886

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>	8/17/2026
Certified Correct by:	Date
<i>James Jeffries</i>	8/19/2026
Treasurer of the Board of Directors	Date
<i>Michael Chodnicki</i>	8/17/2026
Chairman of the Board of Directors	Date