

CPM Federal Credit Union - Charter No. 21971
Statement of Financial Condition as of August 31, 2026

CASH, INVESTMENTS, and LOANS				LIABILITIES			
Cash and Cash Equivalents			\$16,393,989				
					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	72,378,279		Other			
Other Investments				Total Borrowings	0	0	\$0
Corporate Credit Unions	6,490,157			Accrued Dividends/Interest Payable			1,285,322
Perpetual Cont. Capital		1,973,583		Other Accr Exps and Accts Payable			6,398,100
EBA & EBA90	1,000,000			Total Payables			7,683,423
VISA Class B-1 Common Stock	1,103,322						
Federal Reserve Account	90,615,456			Members' Shares			
Credit Unions & Banks	11,650,000	9,917,000		Regular Shares	192,192,509		
CUSOs				Share Drafts	122,085,466		
CU Cooperative Systems		715,861		Money Market	171,448,181		
Total Investments	113,858,935	84,984,723	198,843,658	Share Certificates	163,670,295	13,933,335	
				IRA Certificates	24,859,997	5,511,625	
Loans				IRA Shares	2,725,620		
Commercial		0		Total Shares	676,982,068	19,444,960	696,427,028
Real Estate		317,690,881					
Fully Secured		104,346,011		TOTAL LIABILITIES			704,110,451
Credit Cards & Unsecured		47,112,520					
Other Loans		42,966,552					
Total Loans		512,115,965					
Deferred Loan Origination		(22,427)					
Allowance for Loan Loss		(6,526,969)					
Allowance for Neg Share Loss		(5,682)					
Net Loans			505,560,887				
				EQUITY			
OTHER ASSETS				Regular Reserves			0
NCUSIF Deposit		6,068,780		Undivided Earnings			
Land and Buildings, Net		19,303,187		Undivided Earnings		67,246,364	
Furniture and Equipment, Net		884,549		Net Income		(19,345)	
Loans Held for Sale		0		Total Undivided Earnings			67,227,019
All Other Assets		23,547,808		Total Other Comprehensive Equity			(734,613)
TOTAL ASSETS			\$770,602,857	Total Members' Equity			66,492,406
				TOTAL LIABILITIES & EQUITY			\$770,602,857
				Fair Value of Held-to Maturity Securities		72,544,323	

Federally Insured by NCUA

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

	<u>Month-to-Date</u>	<u>Quarter-to-Date</u>	<u>Year-To-Date</u>
INTEREST INCOME			
Interest on Loans	\$2,668,912	\$5,300,984	\$20,143,834
Less: Interest Refund	0	0	0
Investment Income	571,845	1,166,251	4,176,933
Other	16,127	32,251	128,862
TOTAL INTEREST INCOME	3,256,884	6,499,486	24,449,629
INTEREST EXPENSE			
Dividends	1,054,676	2,091,675	7,628,931
Interest on Borrowed Money	0	0	157
TOTAL INTEREST EXPENSE	1,054,676	2,091,675	7,629,089
NET INTEREST INCOME	2,202,208	4,407,811	16,820,540
Less: Provision for Loan Loss	1,316,136	1,605,142	6,781,766
NII AFTER PLL	886,073	2,802,669	10,038,775
OTHER NON-INTEREST INCOME			
Net Gain (Loss) on Sale of Securities	0	0	0
Member Service Fees	800,578	1,615,893	5,983,802
Miscellaneous Operating Income	1,015,354	1,725,119	7,424,076
Gain (Loss) on Equity Securities	38,506	105,513	83,352
Gain (Loss) on Disposal of Assets	(2)	(6)	(6)
Gain (Loss) on Sale of Repossessed Asse	(8,622)	(8,844)	(65,104)
Extraordinary Gain (Loss)	0	0	0
TOTAL NON-INTEREST INCOME	1,845,814	3,437,675	13,426,120
OPERATING EXPENSES			
Employee Compensation and Benefits	1,487,552	3,049,039	12,467,049
Travel and Conference	18,881	66,882	236,835
Association Dues	6,016	12,116	49,058
Office Occupancy	139,749	281,445	1,078,854
Office Operations	133,794	264,252	1,080,613
Educational and Promotional	47,482	73,458	295,012
Loan Servicing Expense	204,565	440,379	1,564,101
Professional and Outside Services	688,294	1,377,932	5,355,214
Member Insurance	0	0	0
Operating Fee	7,976	15,953	69,641
Miscellaneous Operating Expense	16,925	46,881	208,127
TOTAL OPERATING EXPENSE	2,751,232	5,628,338	22,404,504
NET INCOME	(\$19,345)	\$612,006	\$1,060,390

CLASSIFICATION OF LOANS OUTSTANDING

<u>Degree of Delinquency</u>	<u>Amount</u>	<u>Number</u>
Current to < 2 months	\$17,264,134	2,190
2 to 6 months	1,131,307	107
6 to < 12 months	2,781,794	6
Greater than 12 mos.	488,080	2
TOTAL LOANS	\$21,665,316	2,305

OTHER LOAN INFORMATION

Total loans made YTD	\$148,065,401	7,151
Total loans charged off YTD	9,184,423	
Recovery of loans charged off YTD	309,176	
NET LOANS CHARGED OFF YTD	\$8,875,247	

MEMBERSHIP INFORMATION

Number of members	68,015
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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.

Ralph A. Micalizio Jr. 9/16/2026

Certified Correct by: **Date**

James Jeffries 9/18/2026

Treasurer of the Board of Directors **Date**

Michael Chodurski 9/16/2026

Chairman of the Board of Directors **Date**