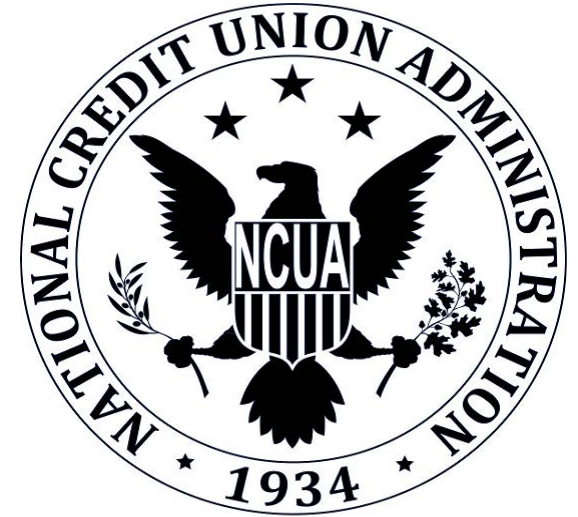


**NATIONAL CREDIT UNION ADMINISTRATION  
ALEXANDRIA, VA 22314-3428  
OFFICIAL BUSINESS**

# **Call Report Form 5300**

**Effective March 31, 2022 Until Superseded**

Version 2022.2



**TO THE BOARD OF DIRECTORS:**

This booklet contains the Call Report, Form 5300. This form is effective March 31, 2022 until superseded. Please complete the Call Report using accounting and statistical information from your credit union's records as of the reporting cycle date. Instructions for completing the form are available for separate download on the NCUA website, [www.ncua.gov](http://www.ncua.gov). The NCUA website provides the quarterly filing date. In addition, credit union contacts of record receive quarterly email notifications of the cycle highlights.

If you have any non-technical questions, please contact your NCUA Regional Office or your state credit union supervisor, as appropriate. Please contact OneStop, the NCUA's IT Service Desk, by email at [OneStop@ncua.gov](mailto:OneStop@ncua.gov) or phone at 1-800-827-3255 with any technical questions.

**REPORTING REQUIREMENTS**

The Call Report includes the quarterly financial statement and 9 schedules. All credit unions must complete the Statement of Financial Condition (Pages 1 through 3) and the Statement of Income and Expense (Pages 4 and 5) every reporting period. Schedules A through I require your input only as applicable.

The table below lists the schedules and applicable reporting requirements for each.

<b>SCHEDULE</b>	<b>REPORTING REQUIREMENT</b>
A, Section 1 - Loans	Complete this schedule if your credit union has any loans.
A, Section 2 - Delinquent Loans	Complete this schedule if any outstanding loans are delinquent.
A, Section 3 - Charge-Offs/Recoveries	Complete this schedule if your credit union has any loan charge offs or recoveries.
A, Section 4 - Other Loan Information	Complete this schedule if your credit union has any loans to credit union officials, with interest rates that exceed 15%, purchased credit impaired loans, or purchased financial assets with credit deterioration.
A, Section 5 - Indirect Loans	Complete this schedule if your credit union has indirect loans outstanding.
A, Section 6 - Loans Purchased and Sold Under 701.22 and 701.23	Complete this schedule if your credit union has purchased or sold whole or partial loans.
A, Section 7 - 1- to 4-Family Residential Real Estate Loans/Leases	Complete this schedule if your credit union has 1- to 4-family residential real estate loans.
A, Section 8 - Commercial	Complete this schedule if your credit union has commercial loans.
B, Section 1 - Supplemental Information for Available-for-Sale or Held-to-Maturity Debt Securities	Complete this schedule if your credit union has any investments classified as available-for-sale or held-to-maturity.
B, Section 2 - Supplemental information for Trading Debt or Equity Securities	Complete this schedule if your credit union has investments classified as trading debt or equity securities.
B, Section 3 - Investment maturity distribution	Complete this schedule if your credit union has investments in time deposits or classified as available-for-sale, held-to-maturity, or trading.
B, Section 4 - Investment Memoranda	Complete this schedule if your credit union has non-conforming investments, brokered certificates of deposit, NCUA Guaranteed Note investments, realized investment gains/losses, other than temporary impairment, assets used to fund employee benefit or deferred compensation plans, or charitable donation accounts.
C, Sections 1 through 5 - Liquidity	Complete this schedule if your credit union has unfunded commitments, off-balance sheet exposures, contingent liabilities, or borrowing arrangements.
D, Shares and Supplemental Information	Complete this schedule if your credit union has shares.
E, Supplemental Information	Complete this schedule if your credit union has grants, employees, plans to add any new branches, international remittances, money services businesses, or credit union service organizations.
F, Derivatives	Complete this schedule if your credit union uses derivative contracts.
G, Prompt Corrective Action (PCA)	Complete this schedule if your credit union has completed a merger or acquisition that qualifies for business combination accounting, intends to use an optional total assets election to compute your net worth ratio, or has adopted Financial Accounting Standard Accounting Standards Codification Topic 326 - Financial Instruments - Credit Losses (CECL).
H, Complex Credit Union Leverage Ratio (CCULR) Calculation	Complete this schedule if your quarter-end assets exceed \$500,000,000 and you are eligible, qualified, and electing to opt-in to CCULR.
I, Risk Based Capital (RBC) Ratio Calculation	Complete this schedule if your quarter-end assets exceed \$500,000,000.

**INSTRUCTIONS FOR CORRECTING A SUBMITTED CALL REPORT**

If a previously submitted Call Report contains errors, inaccurate information, or omissions, you must correct and resubmit. Instructions for correcting and resubmitting Call Reports in CUOnline can be found in the [Credit Union Online Instruction Guide For Natural Person Credit Unions](#)

NCUA 5300

Effective March 31, 2022

Previous Editions Are Obsolete

Version 2022.2

**CERTIFICATION OF NCUA 5300 CALL REPORT AS OF: SEPTEMBER, 30 2022**

By signing below, I hereby certify the information being submitted is complete and accurate to the best of my knowledge and has been certified by the person below. If submitted information is not accurate, I understand I am required to submit a corrected Call Report upon notification or the discovery of a need for correction. I understand false entries and reports or statements, including material omissions, with intent to injure or defraud the credit union, the National Credit Union Administration, its examiners, or other individuals or companies is punishable under 18 U.S.C. 1006.

**Certifying Official:**

Last Name: Williams  
Please Print

First Name: Ella  
Please Print

Last Name: Williams  
(Signature)

First Name: Ella  
(Signature)

Date: 10/28/2022

Validation Date: 10/29/2022

The instructions to prepare this form meet the requirement to provide guidance to small credit unions under Section 212 of the Small Business Regulatory Enforcement Fairness Act of 1996.

**Paperwork Reduction Act Statement**

The estimated average public reporting burden associated with this information collection is 4 hours per response. Comments concerning the accuracy of this burden estimate and or any other aspect of this information collection, including suggestions for reducing this burden should be addressed to the:

National Credit Union Administration  
Office of General Counsel  
Attn: PRA Clearance Officer  
1775 Duke Street  
Alexandria, VA 22314-3428

An agency may not conduct or sponsor, and a person is not required to respond to, an information collection unless it displays a valid OMB control number.

**NATIONAL CREDIT UNION ADMINISTRATION  
CALL REPORT FORM 5300****Financial Statements**

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Statement of Financial Condition - Assets Page 1	Statement of Financial Condition - Assets Page 2	Statement of Financial Condition - Liabilities & Equity Page 3	Statement of Income and Expense Page 4	Statement of Income and Expense Page 5
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**Cash and Investment Information**

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Available-for-Sale and Held-to-Maturity Debt Securities Page 13	Trading Debt and Equity Securities Page 14	Investment Maturity Distribution Page 15	Investments - Memoranda Page 16
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**Loan Information**

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Loans Page 6	Delinquent Loans Page 7	Loan Charge Offs and Recoveries Page 8	Loans - Supplemental Information Page 9
Indirect Loans Page 10	1-4 Family Residential Property Loans Page 11	Commercial Loans Page 12	Loans Purchased and Sold Page 10

**Other Schedules**

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Bank Secrecy Act Page 20	Complex Credit Union Leverage Ratio Page 23	Credit Union Service Organizations (CUSO) Page 20	Derivatives Page 21	Liquidity - Off Balance Sheet Page 17
Liquidity - Borrowing Page 18	Net Worth Calculation Page 22	Risk Based Capital Ratio Page 24	Shares - Supplemental Page 19	Supplemental Information Page 20

## STATEMENT OF FINANCIAL CONDITION AS OF: SEPTEMBER, 30 2022

This page must be completed by all credit unions.

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## ASSETS

Have you early adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL)? Select yes or no.

No AS0010

NOTE - Review the Call Report Instructions carefully if you have early adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL).

CASH AND DEPOSITS: If your credit union reports an amount in Account AS0007 complete Schedule B, Section 3, Investments - Maturity Distribution.

			Amount	Account
1. Cash on Hand	a.	Coin and Currency	\$711,374	AS0004
	b.	Cash Items in Process of Collection	\$284,129	AS0005
	c.	Total Cash on Hand	\$995,503	730A
2. Cash on Deposit (Amounts Deposited in Financial Institutions)	a.	Cash on Deposit in Corporate Credit Unions	\$1,130,133	730B1
	b.	Cash on Deposit in a Federal Reserve Bank	\$0	AS0003
	c.	Cash on Deposit in Other Financial Institutions	\$214,608	730B2
	d.	Total Cash on Deposit (Amounts Deposited in Financial Institutions)	\$1,344,741	730B
3. Time deposits in commercial banks, S&Ls, savings banks, natural person credit unions, or corporate credit unions			\$3,463,000	AS0007
4. All other deposits			\$0	AS0008
5. TOTAL CASH AND OTHER DEPOSITS (Sum of Accounts 730A, 730B, AS0007, and AS0008)			\$5,803,244	AS0009

INVESTMENT SECURITIES: If your credit union reports amounts below, complete Schedule B, Sections 1 through 4, as applicable.

			Amount	Account
6. Equity Securities			\$0	AS0055
7. Trading Debt Securities			\$0	AS0061
8. Available-for-Sale Debt Securities			\$47,253,687	AS0067
9. Held-to-Maturity Debt Securities <sup>1</sup>			\$0	AS0073
Enter an amount in Account AS0041 if you have early adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL), as applicable.				
10. Allowance for Credit Losses on Investment Securities			\$0	AS0041
11. TOTAL INVESTMENT SECURITIES (Sum of Accounts AS0055, AS0061, AS0067, and AS0073 less AS0041)			\$47,253,687	AS0013

OTHER INVESTMENTS: If your credit union reports amounts below, complete Schedule B, Section 3.

			Amount	Account
12. Other Investments	a.	Nonperpetual Capital Account	\$0	769A
	b.	Perpetual Contributed Capital	\$930,599	769B
	c.	All other investments	\$521,100	AS0016
13. TOTAL OTHER INVESTMENTS (Sum of Accounts 769A, 769B, and AS0016)			\$1,451,699	AS0017

<sup>1</sup> Also complete line 10 (Account AS0041) if you have early adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL).

**STATEMENT OF FINANCIAL CONDITION AS OF: SEPTEMBER, 30 2022**

*This page must be completed by all credit unions.*

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**ASSETS -- CONTINUED**

**LOANS HELD FOR SALE:**

	Amount	Account
14. Loans Held for Sale	\$0	003

**LOANS AND LEASES: If your credit union reports an amount in Account 025B, complete Schedule A, Sections 1 through 8, as applicable.**

	Number of Loans	Account	Amount	Account
15. TOTAL LOANS & LEASES	9,194	025A	\$249,173,470	025B
16. Less: Allowance for Loan & Lease Losses - Skip to Line 17 if you have early adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL).			\$1,541,034	719
17. Less: Allowance for Credit Losses on Loans & Leases - Enter an amount if you have early adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL)			\$0	AS0048

**OTHER ASSETS:**

		Amount	Account
18. Foreclosed and Repossessed Assets	a. Commercial	\$0	AS0022
	b. Consumer Real Estate	\$0	AS0023
	c. Consumer Vehicle	\$0	AS0024
	d. Consumer Other	\$0	AS0025
	e. Total Foreclosed and Repossessed Assets	\$0	798A
19. Land and Building		\$1,169,474	007
20. Other Fixed Assets		\$239,623	008
21. NCUA Share Insurance Capitalization Deposit		\$2,108,143	794
22. Other Assets	a. Goodwill	\$0	009D2
	b. Mortgage servicing assets	\$0	779
	c. Other Intangible Assets	\$0	AS0032
	d. Accrued Interest on Loans & Leases	\$760,150	009A
	e. Accrued Interest on Investments	\$179,948	009B
	f. All Other Assets	\$1,713,750	009C
	g. Total Other Assets	\$2,653,848	AS0036
23. TOTAL ASSETS (Sum of Accounts AS0009, AS0013, AS0017, 003, 025B less 719 and AS0048, 798A, 007, 008, 794 and AS0036)		\$308,312,154	010

Must equal Account 014 on Page 3

STATEMENT OF FINANCIAL CONDITION AS OF: **SEPTEMBER, 30 2022***This page must be completed by all credit unions.*[Back to Navigation Page](#)**LIABILITIES:**

	Amount	Account
1. Accounts Payable, Accrued Interest on Borrowings, and Other Liabilities	\$761,499	825
2. Accrued Dividends & Interest Payable on Shares & Deposits	\$5,048	820A
Enter an amount in Account LI0003 if you have early adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL), as applicable.		
3. Allowance for Credit Losses on Off-Balance Sheet Credit Exposures	\$0	LI0003
4. Borrowings - If your credit union reports borrowings, complete Schedule C, Sections 4 and 5	\$14,931,165	860C

**SHARES/DEPOSITS: All credit unions must complete Schedule D**

	Amount	Account
5. Member Shares of All Types	\$245,743,784	013
6. Nonmember Deposits	\$23,796,000	880
7. Total Shares and Deposits (Sum of Accounts 013 and 880)	\$269,539,784	018
8. <b>TOTAL LIABILITIES</b> (Sum of Account 825, 820A, LI0003, 860C, and 018)	\$285,237,496	LI0069

**EQUITY:**

	Amount	Account
9. Undivided Earnings	\$25,269,060	940
10. Other Reserves (Appropriations of Undivided Earnings)	\$4,954,900	658
11. Appropriation for Non-Conforming Investments ( <b>State Credit Unions ONLY</b> )		668
12. Equity acquired in merger	\$0	658A
13. Noncontrolling Interest in Consolidated Subsidiaries	\$0	996
14. Accumulated Unrealized Net Gains (Losses) on Cash Flow Hedges	\$0	945A
15. Accumulated Unrealized Losses for OTTI (Due to Other Factors) on Held to Maturity Debt Securities - Skip this line if you have early adopted ASC Topic 326 Financial Instruments - Credit Losses (CECL)	\$0	945C
16. Accumulated Unrealized Gains (Losses) on Available for Sale Debt Securities	(\$7,149,302)	EQ0009
17. Other Comprehensive Income (not already included in Account EQ0009, 945A or 945C)	\$0	945B
18. Net Income (unless this amount is already included in Retained Earnings)	\$0	602
19. <b>TOTAL LIABILITIES, SHARES, AND EQUITY</b> (Sum of Accounts LI0069, 940, 658, 668, 658A, 996, 945A, 945B, 945C, EQ0009, and 602)	\$308,312,154	014

Must equal Account 010 on Page 2

**STATEMENT OF INCOME AND EXPENSE***This page must be completed by all credit unions.*[Back to Navigation Page](#)**REPORT YEAR-TO-DATE AMOUNTS**

<b>INTEREST INCOME YEAR-TO-DATE</b>		<b>Amount</b>	<b>Account</b>
1. Interest on Loans and Leases (Excluding interest refunds)		\$5,330,778	110
2. (Less) Interest Refunded		\$0	119
3. Income from Investments (Includes Interest and Dividends, exclude changes in fair value and realized gains/losses from Equity and Trading Debt Securities)		\$631,604	120
4. Other Interest Income		\$0	IS0005
<b>5. TOTAL INTEREST INCOME (Account 110 less Account 119 plus Account 120 and IS0005)</b>		<b>\$5,962,382</b>	<b>115</b>
<b>INTEREST EXPENSE YEAR-TO-DATE</b>			
6. Dividends on Shares (Includes dividends earned during current period)		\$817,466	380
7. Interest on Deposits (Total interest expense for deposit accounts) (State Credit Union ONLY)			381
8. Interest on Borrowed Money		\$81,832	340
<b>9. TOTAL INTEREST EXPENSE (Sum of Accounts 380, 381 and 340)</b>		<b>\$899,298</b>	<b>350</b>
<b>10. NET INTEREST INCOME (Account 115 less Account 350)</b>		<b>\$5,063,084</b>	<b>IS0010</b>
11. Provision for Loan & Lease Losses - Skip to Line 12 if you have early adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL)		\$300,000	300
Complete Item 12 and Items 16 and 17 on page 22 if you have early adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL)			
12. Credit Loss Expense	a. Loans & Leases	\$0	IS0011
	b. AFS Debt Securities	\$0	IS0012
	c. HTM Debt Securities	\$0	IS0013
	d. Off-Balance Sheet Credit Exposures	\$0	IS0016
	<b>e. Total Credit Loss Expense</b>	<b>\$0</b>	<b>IS0017</b>

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**STATEMENT OF INCOME AND EXPENSE***This page must be completed by all credit unions.*[Back to Navigation Page](#)**REPORT YEAR-TO-DATE AMOUNTS**

<b>NON-INTEREST INCOME YEAR-TO-DATE</b>	<b>Amount</b>	<b>Account</b>
13. Fee Income	\$146,596	131
14. Other Income (Includes unconsolidated CUSO Income)	\$826,510	IS0020
15. Gain (Loss) on Equity and Trading Debt Securities (includes changes in fair value and realized gains/losses from Equity and Trading Debt Securities)	\$0	IS0046
16. Gain (Loss) on all other Investments or other Hedged items (not Equity or Trading Debt Securities and including amounts reported on Schedule B, Section 4 in Accounts 420C and IS0026)	\$0	IS0047
17. Gain (Loss) on Derivatives	\$0	421
18. Gain (Loss) on Disposition of Fixed Assets	\$0	430
19. Gain (Loss) on Sales of Loans and Leases	\$0	IS0029
20. Gain (Loss) on Sales of Other Real Estate Owned	\$0	IS0030
21. Gain from Bargain Purchase (Merger)	\$0	431
22. Other Non-interest Income	\$0	440
<b>23. TOTAL NON-INTEREST INCOME (Sum of Accounts 131, IS0020, IS0046, IS0047, 421, 430, IS0029, IS0030, 431, and 440)</b>	<b>\$973,106</b>	<b>117</b>
<b>NON-INTEREST EXPENSE YEAR-TO-DATE</b>		
24. Employee Compensation and Benefits	\$2,528,678	210
25. Travel and Conference Expense	\$40,680	230
26. Office Occupancy Expense	\$188,674	250
27. Office Operations Expense	\$1,274,822	260
28. Educational and Promotional Expenses	\$311,227	270
29. Loan Servicing Expense	\$559,795	280
30. Professional and Outside Services	\$105,388	290
31. Member Insurance Expense	\$0	310
32. Operating Fees (Examination and/or supervision fees)	\$32,714	320
33. Miscellaneous Non-Interest Expense	\$115,458	360
<b>34. TOTAL NON-INTEREST EXPENSE (Sum of Accounts 210, 230, 250, 260, 270, 280, 290, 310, 320 and 360)</b>	<b>\$5,157,436</b>	<b>671</b>
<b>NET INCOME YEAR-TO-DATE</b>		
<b>35. NET INCOME (LOSS) (Account IS0010 less 300 and IS0017 plus Account 117 less Account 671)</b>	<b>\$578,754</b>	<b>661A</b>

**SCHEDULE A**  
**LOANS, SUPPLEMENTAL INFORMATION AS OF: SEPTEMBER, 30 2022**

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**SECTION 1 - LOANS AND LEASES**

Report the interest rate, number and amount of credit union loans on items 1 through 13 below. The Number (Account Code 025A1) and Amount (Account Code 025B1) reported on item 14 should equal the Number (Account Code 025A) and Amount (Account Code 025B) reported on page 2, item 15. Report whole or partial loans purchased by the credit union or indirect loans in the appropriate category within this section. Complete Schedule A, Sections 2 through 8, as necessary.

Non-Commercial Loans/Lines of Credit	Interest Rate	Account	Number of Loans	Account	Amount	Account
1. Unsecured Credit Card Loans	9.90	521	4,183	993	\$8,280,295	396
2. Payday Alternative Loans (PALs I and PALs II) (FCU Only)	0.00	522A	0	994A	\$0	397A
3. Non-Federally Guaranteed Student Loans	6.10	595A	54	963A	\$1,986,800	698A
4. All Other Unsecured Loans/Lines of Credit	9.60	522	981	994	\$3,128,082	397
5. New Vehicle Loans	3.40	523	488	958	\$10,831,380	385
6. Used Vehicle Loans	3.20	524	1,182	968	\$15,557,317	370
7. Leases Receivable	0.00	565	0	954	\$0	002
8. All Other Secured Non-Real Estate Loans/Lines of Credit	7.30	595B	109	963C	\$907,021	698C
9. Loans/Lines of Credit Secured by a First Lien on a single 1- to 4-Family Residential Property	3.30	563A	523	959A	\$147,739,547	703A
10. Loans/Lines of Credit Secured by a Junior Lien on a single 1- to 4-Family Residential Property	3.50	562A	1,612	960A	\$48,219,381	386A
11. All Other (Non-Commercial) Real Estate Loans/Lines of Credit	0.00	562B	0	960B	\$0	386B
<b>Commercial Loans/Lines of Credit</b>						
12. Commercial Loans/Lines of Credit Real Estate Secured	4.10	525	25	900K4	\$11,631,827	718A5
13. Commercial Loans/Lines of Credit Not Real Estate Secured	8.50	526	37	900P	\$891,820	400P
14. <b>TOTAL LOANS AND LEASES (Sum of items 1 - 13.)</b>			<b>9,194</b>	<b>025A1</b>	<b>\$249,173,470</b>	<b>025B1</b>

LOANS GRANTED	Number	Account	Amount	Account
15. Loans Granted Year-to-Date	2,246	031A	\$100,750,206	031B
a. Payday Alternative Loans (PALs I and PALs II) Granted Year-to-Date (also include amount in item 15) (FCU Only)	0	031C	\$0	031D

GOVERNMENT GUARANTEED LOANS	Number	Account	Outstanding Balance	Account	Guaranteed Portion	Account	
16. Non-Commercial Loans (included in items 1 - 11 above)	a. 1. Small Business Administration	0	LN0050	\$0	LN0051	\$0	LN0052
	2. Paycheck Protection Program (PPP) Loans (Included in 16.a.1.)	0	LN0056	\$0	LN0057		
	b. Other Government Guaranteed	48	LN0053	\$311,467	LN0054	\$280,321	LN0055
17. Commercial Loans (included in items 12 - 13 above)	a. Small Business Administration Commercial Loans	0	691B1	\$0	691C1	\$0	691C2
	b. Other Government Guaranteed Commercial Loans	0	691P	\$0	691P1	\$0	691P2

ELIGIBLE LOAN MODIFICATIONS UNDER THE 2020 CARES ACT	Number	Acct	Amount	Acct
Complete this section if the credit union has modified loans consistent with Section 4013 of the CARES Act. For the loans reported in Account 025B, report the number and amount of loans modified consistent with the CARES Act. Refer to the Call Report instructions for guidance on reporting delinquency.				
18. Eligible loan modifications under the 2020 CARES Act [Section 4013]		* CV0001		* CV0002

**SCHEDULE A**  
**LOANS, SUPPLEMENTAL INFORMATION AS OF: SEPTEMBER, 30 2022**

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<b>SECTION 2 - DELINQUENT LOANS &amp; LEASES</b>											Total Amount of Loans Delinquent 60+ Days	Account	Total Number of Loans Delinquent 60+ Days	Account
	30 - 59 days	Account	60 - 89 days	Account	90 - 179 days	Account	180 - 359 days	Account	>=360 days	Account				
<b>Non-Commercial Loans/Lines of Credit</b>														
1. Unsecured Credit Card Loans	\$191,008	024B	\$29,071	DL0002	\$7,653	026B	\$0	027B	\$0	028B	\$36,724	045B	8	045A
2. Payday Alternative Loans (PALs loans) (FCU Only)	\$0	089B	\$0	DL0009	\$0	127B	\$0	128B	\$0	129B	\$0	130B	0	130A
3. Non-Federally Guaranteed Student Loans	\$13,962	020T	\$0	DL0016	\$0	021T	\$0	022T	\$0	023T	\$0	041T	0	053E
4. All Other Unsecured Loans/Lines of Credit	\$4,810	DL0022	\$0	DL0023	\$0	DL0024	\$11,509	DL0025	\$0	DL0026	\$11,509	DL0027	1	DL0028
5. New Vehicle Loans	\$19,462	020C1	\$0	DL0030	\$0	021C1	\$0	022C1	\$0	023C1	\$0	041C1	0	035E1
6. Used Vehicle Loans	\$42,129	020C2	\$26,389	DL0037	\$4,362	021C2	\$0	022C2	\$0	023C2	\$30,751	041C2	6	035E2
7. Leases Receivable	\$0	020D	\$0	DL0044	\$0	021D	\$0	022D	\$0	023D	\$0	041D	0	034E
8. All Other Secured Non-Real Estate Loans/Lines of Credit	\$0	DL0050	\$0	DL0051	\$0	DL0052	\$39,605	DL0053	\$0	DL0054	\$39,605	DL0055	8	DL0056
9. Secured by 1st Lien on a single 1- to 4-Family Residential Property	\$216,947	DL0057	\$0	DL0058	\$0	DL0059	\$0	DL0060	\$0	DL0061	\$0	DL0062	0	DL0063
10. Secured by Junior Lien on a single 1- to 4-Family Residential Property	\$21,118	DL0064	\$140,688	DL0065	\$0	DL0066	\$59,551	DL0067	\$0	DL0068	\$200,239	DL0069	2	DL0070
11. All Other (Non-Commercial) Real Estate Loans/Lines of Credit	\$0	DL0071	\$0	DL0072	\$0	DL0073	\$0	DL0074	\$0	DL0075	\$0	DL0076	0	DL0077
<b>Commercial Loans/Lines of Credit</b>														
12. Construction and Development Loans	\$0	DL0078	\$0	DL0079	\$0	DL0080	\$0	DL0081	\$0	DL0082	\$0	DL0083	0	DL0084
13. Secured by Farmland	\$0	DL0085	\$0	DL0086	\$0	DL0087	\$0	DL0088	\$0	DL0089	\$0	DL0090	0	DL0091
14. Secured by Multifamily	\$0	DL0092	\$0	DL0093	\$0	DL0094	\$0	DL0095	\$0	DL0096	\$0	DL0097	0	DL0098
15. Secured by Owner Occupied, Non-Farm, Non-Residential Property	\$0	DL0099	\$0	DL0100	\$0	DL0101	\$0	DL0102	\$0	DL0103	\$0	DL0104	0	DL0105
16. Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property	\$0	DL0106	\$0	DL0107	\$0	DL0108	\$0	DL0109	\$0	DL0110	\$0	DL0111	0	DL0112
17. Loans to finance agricultural production and other loans to farmers	\$0	DL0113	\$0	DL0114	\$0	DL0115	\$0	DL0116	\$0	DL0117	\$0	DL0118	0	DL0119
18. Commercial and Industrial Loans	\$0	DL0120	\$0	DL0147	\$0	DL0122	\$0	DL0123	\$0	DL0124	\$0	DL0125	0	DL0126
19. Unsecured Commercial Loans	\$0	DL0127	\$0	DL0128	\$0	DL0129	\$0	DL0130	\$0	DL0131	\$0	DL0132	0	DL0133
20. Unsecured Revolving Lines of Credit for Commercial Purposes	\$0	DL0134	\$0	DL0135	\$0	DL0136	\$0	DL0137	\$0	DL0138	\$0	DL0139	0	DL0140
<b>21. TOTAL DELINQUENT LOANS AND LEASES</b>	<b>\$509,436</b>	<b>020B</b>	<b>\$196,148</b>	<b>DL0141</b>	<b>\$12,015</b>	<b>021B</b>	<b>\$110,665</b>	<b>022B</b>	<b>\$0</b>	<b>023B</b>	<b>\$318,828</b>	<b>041B</b>	<b>25</b>	<b>041A</b>

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<b>SECTION 2 - DELINQUENT LOANS &amp; LEASES (continued)</b>			<b>Amount</b>	<b>Account</b>
22. Amount of reportable delinquency included in Total Delinquent Loans and Leases (Account 041B) that relates to:	a.	Participation Loans Purchased Under 701.22 (Account 691L)	\$18,835	DL0142
	b.	Indirect Loans (Account 618A)	\$9,253	041E
	c.	Whole or Partial Loans Purchased Under 701.23	\$0	DL0144
23. Amount of Consumer Loans in Non-Accrual Status			\$207,756	DL0145
24. Amount of Commercial Loans in Non-Accrual Status			\$0	DL0146
25. Total outstanding balances of loans affected by bankruptcy claims			\$0	971
			<b>Number</b>	<b>Account</b>
26. Total outstanding Troubled Debt Restructured loans			64	1000F
			<b>Amount</b>	<b>Account</b>
			\$796,389	1001F

<b>SECTION 3 - LOAN CHARGE OFFS AND RECOVERIES</b>						
<b>LOAN LOSS INFORMATION</b>		<b>YTD Charge Offs</b>	<b>Account</b>	<b>YTD Recoveries</b>	<b>Account</b>	
<b>Non-Commercial Loans/Lines of Credit</b>						
1.	Unsecured Credit Card Loans	\$45,848	680	\$36,187	681	
2.	Payday Alternative Loans (PALs I and PALs II) (FCU Only)	\$0	136	\$0	137	
3.	Non-Federally Guaranteed Student Loans	\$0	550T	\$0	551T	
4.	All Other Unsecured Loans/Lines of Credit	\$0	CH0007	\$0	CH0008	
5.	New Vehicle Loans	\$0	550C1	\$1,746	551C1	
6.	Used Vehicle Loans	\$5,911	550C2	\$2,594	551C2	
7.	Leases Receivable	\$0	550D	\$0	551D	
8.	All Other Secured Non-Real Estate Loans/Lines of Credit	\$0	CH0015	\$0	CH0016	
9.	Secured by 1st Lien on a single 1- to 4-Family Residential Property	\$0	CH0017	\$0	CH0018	
10.	Secured by Junior Lien on a single 1- to 4-Family Residential Property	\$0	CH0019	\$0	CH0020	
11.	All Other (Non-Commercial) Real Estate Loans/Lines of Credit	\$96,144	CH0021	\$4,219	CH0022	
<b>Commercial Loans/Lines of Credit</b>						
12.	Construction and Development Loans	\$0	CH0023	\$0	CH0024	
13.	Secured by Farmland	\$0	CH0025	\$0	CH0026	
14.	Secured by Multifamily	\$0	CH0027	\$0	CH0028	
15.	Secured by Owner Occupied, Non-Farm, Non-Residential Property	\$0	CH0029	\$0	CH0030	
16.	Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property	\$0	CH0031	\$0	CH0032	
17.	Loans to finance agricultural production and other loans to farmers	\$0	CH0033	\$0	CH0034	
18.	Commercial and Industrial Loans	\$0	CH0035	\$0	CH0036	
19.	Unsecured Commercial Loans	\$0	CH0037	\$0	CH0038	
20.	Unsecured Revolving Lines of Credit for Commercial Purposes	\$0	CH0039	\$0	CH0040	
21.	<b>Total Charge Offs and Recoveries (Sum of items 1 - 20)</b>	<b>\$147,903</b>	<b>550</b>	<b>\$44,746</b>	<b>551</b>	
22. Of the Total Charge Offs and Recoveries reported in Accounts 550 and 551, report the charge offs and recoveries related to:	a.	Participation Loans Purchased Under 701.22 (Account 691L)	\$2,228	550F	\$326	551F
	b.	Indirect Loans (Account 618A)	\$3,682	550E	\$2,195	551E
	c.	Whole or Partial Loans Purchased Under 701.23	\$0	CH0047	\$0	CH0048

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**SECTION 4 - OTHER LOAN INFORMATION**

<b>LOANS TO CREDIT UNION OFFICIALS</b>	<b>Number</b>	<b>Account</b>	<b>Amount</b>	<b>Account</b>
1. Loans outstanding to credit union officials and senior executive staff	45	995	\$2,259,883	956

<b>FEDERAL CREDIT UNION INTEREST RATE CEILING REPORT (FCU Only)</b>		<b>Amount</b>	<b>Account</b>
2. Federal Credit Union Interest Rate Ceiling	a. Dollar amount of loans with interest rates that exceed 15%	\$500,872	567
	b. Aggregate weighted average interest rate for the loans with interest rates that exceed 15%	16.73	568

**PURCHASED CREDIT IMPAIRED LOANS (PCILs) - Complete this section if the credit union has any PCILs and HAS NOT adopted CECL.**

Complete this section if the credit union has any PCILs and HAS NOT adopted CECL.

Report purchased impaired loans, whether obtained through merger or other purchase. Refer to FASB Accounting Standards Codification 310-30.

	<b>Contractual Balance Outstanding</b>	<b>Account</b>	<b>Recorded Investment Reported as Loans in Account 025B</b>	<b>Account</b>
3. Total PCILs Outstanding	\$0	PC0001	\$0	PC0002

**Complete this section if the credit union has early adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL)**

**PURCHASED FINANCIAL ASSETS WITH CREDIT DETERIORATION (PCD) - Complete this section for PCD assets acquired during the current reporting period (quarter).**

Report financial assets purchased with credit deterioration, whether obtained through merger or other purchase. Refer to FASB Accounting Standards Codification 326.

	<b>Purchase Price</b>	<b>Account</b>	<b>Acquirer's ACL at Acquisition Date</b>	<b>Account</b>	<b>Non-Credit Discount or Premium attributable to other factors</b>	<b>Account</b>	<b>Unpaid Principal Balance or Par Value</b>	<b>Account</b>
4. Total PCD Loans Outstanding	\$0	PC0003	\$0	PC0004	\$0	PC0005	\$0	PC0006
5. Total PCD Debt Securities	\$0	PC0007	\$0	PC0008	\$0	PC0009	\$0	PC0010

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**SECTION 5 - INDIRECT LOANS**

Complete this section if the credit union has any indirect loans outstanding. Report all indirect loans reported on page 6 regardless of acquisition method. Indirect loan participations must also be reported in Schedule A, Section 6.

	Number	Account	Amount	Account
1. New and Used Vehicle Loans	531	IN0001	\$7,296,673	IN0002
2. First Lien and Junior Lien Residential Loans	867	IN0003	\$14,428,189	IN0004
3. Commercial Loans	61	IN0005	\$12,488,399	IN0006
4. All Other Loans	235	IN0007	\$1,366,036	IN0008
<b>5. TOTAL OUTSTANDING INDIRECT LOANS (Sum of each column)</b>	<b>1,694</b>	<b>617A</b>	<b>\$35,579,297</b>	<b>618A</b>

**SECTION 6 - LOANS PURCHASED AND SOLD UNDER 701.22 AND 701.23**

LOANS PURCHASED	Year-to-date				Outstanding			
	Number	Account	Amount	Account	Number	Account	Amount	Account
1. Loans Purchased from Other Financial Institutions	1,125	SL0014	\$22,134,192	SL0015	1,254	SL0018	\$28,670,971	SL0019
2. Loans Purchased from Other Sources	0	SL0012	\$0	SL0013	0	SL0020	\$0	SL0021

LOANS SOLD	Year-to-date				Outstanding			
	Number	Account	Amount	Account	Number	Account	Amount	Account
3. Loans Sold	0	SL0022	\$0	SL0023				
4. First mortgage loans sold on the secondary market	0	SL0024	\$0	736				
5. Loans Transferred with Limited Recourse Qualifying for Sales Accounting	0	SL0026	\$0	819				
6. Real Estate Loans Sold with Servicing Retained	0	SL0028	\$0	SL0029	0	SL0030	\$0	779A
7. All Other Loans Sold with Servicing Retained	0	SL0032	\$0	SL0033	0	SL0034	\$0	SL0035

LOAN PARTICIPATIONS	Participations Purchased				Participations Sold			
	Outstanding Balance	Account	Amount Purchased Year-To-Date	Account	Retained Balance Outstanding	Account	Amount Sold Year-To-Date	Account
8. Vehicle - Non-commercial	\$388,346	SL0036	\$0	SL0037	\$0	SL0038	\$0	SL0039
9. Non-Federally Guaranteed Student Loans	\$0	691L7	\$0	SL0041	\$0	691N7	\$0	SL0043
10. 1- to 4-Family Residential Property	\$14,428,189	691L2	\$15,298,225	SL0045	\$0	691N2	\$0	SL0047
11. Commercial Loans excluding Construction & Development	\$10,831,288	691L8	\$4,266,131	SL0049	\$0	691N8	\$0	SL0051
12. Commercial Construction & Development	\$0	691L9	\$0	SL0053	\$0	691N9	\$0	SL0055
13. All Other	\$0	SL0056	\$0	SL0057	\$0	SL0058	\$0	SL0059
<b>14. TOTAL (Sum of each column)</b>	<b>\$25,647,823</b>	<b>691L</b>	<b>\$19,564,356</b>	<b>690</b>	<b>\$0</b>	<b>691N</b>	<b>\$0</b>	<b>691</b>

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**SECTION 7 - 1- to 4-FAMILY RESIDENTIAL PROPERTY AND ALL OTHER CONSUMER REAL ESTATE LOANS AND LINES OF CREDIT (NON-COMMERCIAL)**

1- to 4-FAMILY RESIDENTIAL PROPERTY LOANS/LINES OF CREDIT SECURED BY 1ST LIEN			No. of Loans Outstanding	Account	Amt of Loans Outstanding	Account	Amount Granted Year-To-Date	Account
1. Fixed Rate	a.	> 15 Years	221	RL0001	\$68,144,952	RL0002	\$9,310,100	RL0003
	b.	15 Years or less	209	RL0004	\$37,286,019	RL0005	\$7,954,359	RL0006
2. Balloon/Hybrid	a.	> 5 Years	0	RL0007	\$0	RL0008	\$0	RL0009
	b.	5 Years or less	0	RL0010	\$0	RL0011	\$0	RL0012
3. Adjustable Rate			92	RL0013	\$42,308,577	RL0014	\$26,020,800	RL0015
4. Total 1- to 4-family residential property loans/lines of credit secured by 1st lien (Sum of each column)					\$147,739,548	RL0016	\$43,285,259	RL0017

Must equal Account 703A on Schedule A, Section 1

1- to 4-FAMILY RESIDENTIAL PROPERTY LOANS/LINES OF CREDIT SECURED BY JUNIOR LIEN			No. of Loans Outstanding	Account	Amt of Loans Outstanding	Account	Amount Granted Year-To-Date	Account
5. Closed-End	a.	Fixed Rate	325	RL0018	\$23,427,575	RL0019	\$18,748,094	RL0020
	b.	Adjustable Rate	0	RL0021	\$0	RL0022	\$0	RL0023
6. Open-End	a.	Fixed Rate	0	RL0024	\$0	RL0025	\$0	RL0026
	b.	Adjustable Rate	1,287	RL0027	\$24,791,806	RL0028	\$13,409,064	RL0029
7. Total 1- to 4-family residential property loans/lines of credit secured by junior lien (Sum of each column)					\$48,219,381	RL0030	\$32,157,158	RL0031

Must equal Account 386A on Schedule A, Section 1

ALL OTHER (NON-COMMERCIAL) REAL ESTATE			No. of Loans Outstanding	Account	Amt of Loans Outstanding	Account	Amount Granted Year-To-Date	Account
8. Closed-End	a.	Fixed Rate	0	RL0032	\$0	RL0033	\$0	RL0034
	b.	Adjustable Rate	0	RL0035	\$0	RL0036	\$0	RL0037
9. Open-End	a.	Fixed Rate	0	RL0038	\$0	RL0039	\$0	RL0040
	b.	Adjustable Rate	0	RL0041	\$0	RL0042	\$0	RL0043
10. Total All Other (Non-Commercial) Real Estate Loans/Lines of Credit (Sum of each column)					\$0	RL0044	\$0	RL0045

Must equal Account 386B on Schedule A, Section 1

<b>11. TOTAL 1- to 4-FAMILY RESIDENTIAL PROPERTY AND ALL OTHER CONSUMER REAL ESTATE LOANS/LINES OF CREDIT</b>			<b>2,134</b>	<b>RL0046</b>	<b>\$195,958,929</b>	<b>RL0047</b>	<b>\$75,442,417</b>	<b>RL0048</b>
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ADDITIONAL 1- to 4-FAMILY RESIDENTIAL PROPERTY AND ALL OTHER REAL ESTATE LOAN INFORMATION (NON-COMMERCIAL)	Amount	Account
12. Balance Outstanding of 1- to 4-Family Residential Construction Loans	\$0	704A2
13. Amount of real estate loans reported in Account RL0047 above that contractually refinance, reprice or mature within the next 5 years	\$38,998,716	RL0050

Interest Only & Payment Option	No. of Loans Outstanding	Account	Amt of Loans Outstanding	Account	Amount Granted Year-To-Date	Acct Code
14. Interest Only & Payment Option 1- to 4-Family Residential Property Loans Secured by a 1st Lien	0	704C2	\$0	704C1	\$0	704C3



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**SECTION 8 - COMMERCIAL LENDING**

Complete this section if the credit union has outstanding commercial loans or has sold commercial loans year-to-date.

		Commercial Loans							
		No. of Loans	Account	Outstanding Balance	Account	No. of Loans Granted or Purchased Year-To-Date	Account	Amount Granted or Purchased Year-To-Date	Account
<b>1. Commercial Loans to Members</b>									
a.	Construction and Development Loans	0	143A3	\$0	143B3	0	143C3	\$0	143D3
b.	Secured by Farmland	0	961A5	\$0	042A5	0	099A5	\$0	463A5
c.	Secured by Multifamily	4	900M	\$1,692,359	400M	2	090M	\$1,222,000	475M
d.	Secured by Owner Occupied, Non-Farm, Non-Residential Property	0	900H2	\$0	400H2	0	090H2	\$0	475H2
e.	Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property	0	900J2	\$0	400J2	0	090J2	\$0	475J2
f.	<b>TOTAL COMMERCIAL REAL ESTATE SECURED</b> (Sum of each column)	4	900K2	\$1,692,359	718A3	2	090K2	\$1,222,000	475K2
g.	Loans to finance agricultural production and other loans to farmers	0	961A6	\$0	042A6	0	099A6	\$0	463A6
h.	Commercial and Industrial Loans	0	900L2	\$0	400L2	0	090L2	\$0	475L2
i.	Unsecured Commercial Loans	0	900C5	\$0	400C5	0	090C5	\$0	475C5
j.	Unsecured Revolving Lines of Credit for Commercial Purposes	0	900C6	\$0	400C6	0	090C6	\$0	475C6
k.	<b>TOTAL COMMERCIAL LOANS TO MEMBERS</b> (Sum of each column)	4	900A1	\$1,692,359	400A1	2	090A1	\$1,222,000	475A1
<b>2. Purchased commercial loans or participation interests to nonmembers</b>									
a.	Construction and Development Loans	0	143A4	\$0	143B4	0	143C4	\$0	143D4
b.	Secured by Farmland	0	961A7	\$0	042A7	0	099A7	\$0	463A7
c.	Secured by Multifamily	6	900M1	\$2,988,100	400M1	1	090M1	\$332,500	475M1
d.	Secured by Owner Occupied, Non-Farm, Non-Residential Property	0	900H3	\$0	400H3	0	090H3	\$0	475H3
e.	Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property	14	900J3	\$6,951,368	400J3	5	090J3	\$3,420,000	475J3
f.	<b>TOTAL COMMERCIAL REAL ESTATE SECURED</b> (Sum of each column)	20	900K3	\$9,939,468	718A4	6	090K3	\$3,752,500	475K3
g.	Loans to finance agricultural production and other loans to farmers	0	961A8	\$0	042A8	0	099A8	\$0	463A8
h.	Commercial and Industrial Loans	37	900L3	\$891,820	400L3	32	090L3	\$797,644	475L3
i.	Unsecured Commercial Loans	0	900C7	\$0	400C7	0	090C7	\$0	475C7
j.	Unsecured Revolving Lines of Credit for Commercial Purposes	0	900C8	\$0	400C8	0	090C8	\$0	475C8
k.	<b>TOTAL COMMERCIAL LOANS TO NONMEMBERS</b> (Sum of each column)	57	900B1	\$10,831,288	400B1	38	090B1	\$4,550,144	475B1
	<b>TOTAL COMMERCIAL LOANS</b> (Sum of Accounts 900A1 and 900B1 and Sum of Accounts 400A1 and 400B1)	61	900T1	\$12,523,647	400T1				

**MISCELLANEOUS COMMERCIAL LOAN INFORMATION**

	Number	Account	Amount	Account
3. Outstanding Agricultural Related Loans (Sum of Accounts 961A5, 961A6, 961A7, and 961A8; sum Accounts 042A5, 042A6, 042A7, and 042A8)	0	961A9	\$0	042A9
4. Amount of real estate loans included above in Accounts 718A3 and 718A4 that contractually refinance, reprice or mature within the next 5 years			\$0	CM0099
5. Outstanding commercial participations sold but retained servicing (including unfunded commitments)	0	1061A	\$0	1061
6. Outstanding commercial loans sold but retained servicing (including unfunded commitments)	0	1062A	\$0	1062
7. Year-to-Date commercial loans/participations sold but did not retain servicing (including unfunded commitments)	0	1063A	\$0	1063

**REGULATORY REPORTING - PART 723 - MEMBER BUSINESS LOANS - Complete this section if the credit union has outstanding member business loans.**

	Amount	Account
8. TOTAL MEMBER BUSINESS LOANS - Net Member Business Loan Balance	\$1,558,251	400A



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**SECTION 1 - HELD-TO-MATURITY and AVAILABLE-FOR-SALE DEBT SECURITIES - Complete this schedule if amounts are reported in Accounts AS0067 or AS0073 on page 1.**

	Held-to-maturity debt securities				Available-for-sale debt securities				
	Amortized Cost (A)	Account	Fair Value (B)	Account	Amortized Cost (C)	Account	Fair Value (D)	Account	
1. US Government Obligations	\$0	NV0001	\$0	NV0002	\$0	NV0003	\$0	NV0004	
2. Federal Agency Securities - Guaranteed	a. Agency/GSE Debt Instruments - Guaranteed	\$0	NV0013	\$0	NV0014	\$23,867,629	NV0015	\$21,703,672	NV0016
	b. Agency/GSE Non-Debenture Instruments - Guaranteed	\$0	NV0017	\$0	NV0018	\$30,535,359	NV0019	\$25,550,015	NV0020
	<b>c. TOTAL FEDERAL AGENCY SECURITIES - GUARANTEED</b>	\$0	NV0021	\$0	NV0022	\$54,402,988	NV0023	\$47,253,687	NV0024
3. Federal Agency Securities - Non-Guaranteed	a. Agency/GSE Debt Instruments - Non-Guaranteed	\$0	NV0025	\$0	NV0026	\$0	NV0027	\$0	NV0028
	b. Agency/GSE Non-Debenture Instruments - Non-Guaranteed	\$0	NV0029	\$0	NV0030	\$0	NV0031	\$0	NV0032
	<b>c. TOTAL FEDERAL AGENCY SECURITIES - NON-GUARANTEED</b>	\$0	NV0033	\$0	NV0034	\$0	NV0035	\$0	NV0036
4. Non-Federal Agency Asset-Backed Securities - Senior Tranches	a. Privately Issued Residential Mortgage Related Securities	\$0	NV0037	\$0	NV0038	\$0	NV0039	\$0	NV0040
	b. Privately Issued Commercial Mortgage Related Securities	\$0	NV0041	\$0	NV0042	\$0	NV0043	\$0	NV0044
	c. Other Asset-Backed Securities	\$0	NV0045	\$0	NV0046	\$0	NV0047	\$0	NV0048
	<b>d. TOTAL NON-FEDERAL AGENCY ASSET-BACKED SECURITIES - SENIOR TRANCHES</b>	\$0	NV0049	\$0	NV0050	\$0	NV0051	\$0	NV0052
5. Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	a. Privately Issued Residential Mortgage Related Securities	\$0	NV0053	\$0	NV0054	\$0	NV0055	\$0	NV0056
	b. Privately Issued Commercial Mortgage Related Securities	\$0	NV0057	\$0	NV0058	\$0	NV0059	\$0	NV0060
	c. Other Asset-Backed Securities	\$0	NV0061	\$0	NV0062	\$0	NV0063	\$0	NV0064
	<b>d. TOTAL NON-FEDERAL AGENCY ASSET-BACKED SECURITIES - SUBORDINATED TRANCHES</b>	\$0	NV0065	\$0	NV0066	\$0	NV0067	\$0	NV0068
6. Securities Issued by States and Political Subdivisions in the U.S.	\$0	NV0069	\$0	NV0070	\$0	NV0071	\$0	NV0072	
7. Debt Securities Issued by Depositories, Banks, and Credit Unions	\$0	NV0073	\$0	NV0074	\$0	NV0075	\$0	NV0076	
8. All Other Held-to-Maturity or Available-for-Sale Debt Securities	\$0	NV0077	\$0	NV0078	\$0	NV0079	\$0	NV0080	
<b>9. Total HTM or AFS Debt Securities (Sum of 1, 2c, 3c, 4d, 5d, 6, 7, and 8)</b>	\$0	NV0081	\$0	801	\$54,402,988	NV0083	\$47,253,687	NV0084	

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**SECTION 2 - TRADING DEBT AND EQUITY SECURITIES - Complete this schedule if an amount is reported in Account AS0055 or AS0061 on page 1.**

		Fair Value	Account
1. US Government Obligations		\$0	NV0087
2. Federal Agency Securities - Guaranteed	a. Agency/GSE Debt Instruments - Guaranteed	\$0	NV0088
	b. Agency/GSE Non-Debenture Instruments - Guaranteed	\$0	NV0089
	<b>c. TOTAL FEDERAL AGENCY SECURITIES - GUARANTEED</b>	\$0	NV0090
3. Federal Agency Securities - Non-Guaranteed	a. Agency/GSE Debt Instruments - Non-Guaranteed	\$0	NV0091
	b. Agency/GSE Non-Debenture Instruments - Non-Guaranteed	\$0	NV0092
	<b>c. TOTAL FEDERAL AGENCY SECURITIES - NON-GUARANTEED</b>	\$0	NV0093
4. Non-Federal Agency Asset-Backed Securities - Senior Tranches	a. Privately Issued Residential Mortgage Related Securities	\$0	NV0094
	b. Privately Issued Commercial Mortgage Related Securities	\$0	NV0095
	c. Other Asset-Backed Securities	\$0	NV0096
	<b>d. TOTAL NON-FEDERAL AGENCY ASSET-BACKED SECURITIES - SENIOR TRANCHES</b>	\$0	NV0097
5. Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	a. Privately Issued Residential Mortgage Related Securities	\$0	NV0098
	b. Privately Issued Commercial Mortgage Related Securities	\$0	NV0099
	c. Other Asset-Backed Securities	\$0	NV0100
	<b>d. TOTAL NON-FEDERAL AGENCY ASSET-BACKED SECURITIES - SUBORDINATED TRANCHES</b>	\$0	NV0101
6. Securities Issued by States and Political Subdivisions in the U.S.		\$0	NV0102
7. Debt Securities Issued by Depositories, Banks, and Credit Unions		\$0	NV0103
8. All Other Trading Debt Securities		\$0	NV0104
<b>9. Total Trading Debt Securities - Must equal AS0061 on page 1 (Sum of 1, 2c, 3c, 4d, 5d, 6, 7, and 8)</b>		\$0	NV0105
10. Equity Securities	a. Common Stock	\$0	NV0106
	b. Registered Investment Companies	\$0	NV0107
	c. Other Equities	\$0	NV0108
	<b>d. Total Equity Securities - Must equal AS0055 on page 1 (Sum of NV0106, NV0107, and NV0108)</b>	\$0	NV0109
<b>11. Total Trading Debt and Equity Securities (Sum of NV0105 and NV0109)</b>		\$0	NV0110

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**SECTION 3 - INVESTMENT MATURITY DISTRIBUTION - Complete this schedule if amounts are reported in Accounts AS0007, AS0013 or AS0017 on page 1.**

	<= 1 Year	Account	> 1-3 Years	Account	> 3-5 Years	Account	> 5-10 Years	Account	> 10 Years	Account	TOTAL AMOUNT	Account
1. Time Deposits	\$2,463,000	NV0111	\$1,000,000	NV0112	\$0	NV0113	\$0	NV0114	\$0	NV0115	\$3,463,000	NV0116
2. Equity Securities	\$0	AS0050	\$0	AS0051	\$0	AS0052	\$0	AS0053	\$0	AS0054	\$0	NV0122
3. Trading Debt Securities	\$0	AS0056	\$0	AS0057	\$0	AS0058	\$0	AS0059	\$0	AS0060	\$0	NV0128
4. Available-for-Sale Debt Securities	\$9,341,533	AS0062	\$9,470,859	AS0063	\$1,631,718	AS0064	\$23,562,938	AS0065	\$3,246,639	AS0066	\$47,253,687	NV0134
5. Held-to-Maturity Debt Securities	\$0	AS0068	\$0	AS0069	\$0	AS0070	\$0	AS0071	\$0	AS0072	\$0	NV0140
6. Other Investments	\$1,451,699	NV0141	\$0	NV0142	\$0	NV0143	\$0	NV0144	\$0	NV0145	\$1,451,699	NV0146
<b>7. Total (Sum items 1 - 6)</b>	\$13,256,232	NV0153	\$10,470,859	NV0154	\$1,631,718	NV0155	\$23,562,938	NV0156	\$3,246,639	NV0157	\$52,168,386	NV0158

**Must equal the sum of Accounts AS0007, AS0055, AS0061, AS0067, AS0073, and AS0017 from page 1.**

**SCHEDULE B**  
**INVESTMENTS, SUPPLEMENTAL INFORMATION AS OF: SEPTEMBER, 30 2022**

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**SECTION 4 - INVESTMENTS - MEMORANDA - Complete this schedule as applicable.**

	Amount	Account
1. Non-Conforming Investments (State Credit Unions ONLY). Exclude investments listed in Accounts 789C or 789D (below).		784A
2. Outstanding balance of brokered certificates of deposit and share certificates	\$2,214,000	788

**Realized Investment Gains (Losses)**

	Amount	Account
3. Realized Gains (Losses) on Held to Maturity Debt Securities	\$0	NV0159
4. Realized Gains (Losses) on Available for Sale Debt Securities	\$0	NV0160
5. Realized Gains (Losses) on all other investments (Do not include gain or loss on Trading Debt or Equity Securities)	\$0	NV0161
6. <b>Gain (Loss) on Investments (Sum of Accounts NV0159, NV0160 and NV0161)</b>	\$0	NV0162

Must equal Account IS0047 on page 5.

**Other Than Temporary Impairment Information - Already reported in Account NV0159, NV0160, or NV0161**

	Amount	Account
7. Total Other-Than-Temporary Impairment (OTTI) Losses	\$0	420A
8. Less: Portion OTTI Losses in Other Comprehensive Income	\$0	420B
9. <b>OTTI Losses Recognized in Earnings (Sum of Accounts 420A and 420B)</b>	\$0	420C

**Derivatives Hedge - Already reported in Account IS0047 on page 5**

	Amount	Account
10. Gain (Loss) associated with the Hedged Item in a Fair Value Derivatives Hedge (Include in Account IS0047)	\$0	IS0026

**Assets used to fund employee benefit or deferred compensation plans**

Report amounts already reported in the Asset section of the Statement of Financial Condition to fund employee benefit plans or deferred compensation plans under Section 701.19(c) of the NCUA's regulations (if a federal credit union), or similar state provisions (if state chartered), that are not authorized under Part 703 of the NCUA's regulations.

		Remaining Premiums	Account	Cash Surrender Value	Account	Recorded Value	Account
11.	a. Securities					\$0	789C
	b. Other Investments					\$0	789D
	c. Other Assets						
	i. Split Dollar Life Insurance Arrangements						
	a) Collateral Assignment	\$0	NV0169	\$0	NV0170	\$0	789E
	b) Endorsement	\$0	NV0172	\$0	NV0173	\$0	789E1
	ii. Other Insurance					\$0	789E2
	iii. Other Non-insurance					\$0	789F
	d. <b>Total assets used to fund employee benefit or deferred compensation plans (Sum of Accounts 789C, 789D, 789E, 789E1, 789E2, and 789F)</b>					\$0	789G

**Charitable Donation Accounts**

	Recorded Value	Account
12. Amounts reported in the Asset section of the Statement of Financial Condition to fund Charitable Donation Accounts	\$0	789H

**SCHEDULE C**  
**COMMITMENTS AND OFF-BALANCE SHEET EXPOSURES AS OF: SEPTEMBER, 30 2022**

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**SECTION 1 - UNFUNDED COMMITMENTS (All credit unions must complete lines 1 through 3, as applicable.)**

		Amount	Account
1. Unfunded Commitments for Commercial Loans		\$0	814K
2. Unfunded Commitments for All Remaining Loans (Non-Commercial Loans)	a. Revolving Open-End lines secured by 1- to 4-Family Residential Properties	\$17,627,624	811D
	b. Credit Card Lines	\$27,438,978	812C
	c. Unsecured Share Draft Lines of Credit	\$2,909,522	815C
	d. Unused Overdraft Protection Program	\$3,852,124	822C
	e. Other Unfunded Commitments	\$0	816B5
	f. <b>Total Unfunded Commitments for Non-Commercial Loans (Sum of items 2a through 2e)</b>	<b>\$51,828,248</b>	<b>816T</b>
<b>3. Total Unfunded Commitments for all loan types (Sum of Accounts 814K and 816T)</b>		<b>\$51,828,248</b>	<b>816A</b>

**SECTION 2 - OFF-BALANCE SHEET EXPOSURES (Credit unions with more than \$500 million in Total Assets must complete this Section)**

		Amount	Account
1. Total Unconditionally Cancelable Unfunded Commitments for All loan Types		\$0	LQ0013
2. Conditionally Cancelable Unfunded Commitments	a. Commercial Loans	\$0	LQ0014
	b. Consumer Loans - Secured and Real Estate	\$0	LQ0015
	c. Consumer Loans - Unsecured	\$0	LQ0016
	d. <b>Total Conditionally Cancelable Unfunded Commitments (Sum of Accounts LQ0014, LQ0015, and LQ0016)</b>	<b>\$0</b>	<b>LQ0017</b>
3. Loans transferred with limited recourse or other seller-provided credit enhancements (net of any related valuation allowance)	a. Commercial Loans	\$0	LQ0018
	b. Consumer Loans	\$0	LQ0019
	c. <b>Total Loans Transferred with Limited Recourse (Sum of Accounts LQ0018 and LQ0019)</b>	<b>\$0</b>	<b>LQ0020</b>
4. Loans Transferred under the FHLB MPF program		\$0	LQ0021
5. Financial Standby Letters of Credit		\$0	LQ0022
6. Forward Agreements that are not derivative contracts		\$0	LQ0023
7. Sold Credit Protection	a. Guarantees	\$0	LQ0024
	b. Credit Derivatives	\$0	LQ0025
	c. <b>Total Sold Credit Protection (Sum of Accounts LQ0024 and L0025)</b>	<b>\$0</b>	<b>LQ0026</b>
8. Off-Balance Sheet Securitization Exposures		\$0	LQ0027
9. Securities Borrowing or Lending transactions		\$0	LQ0028
10. Off-Balance Sheet exposure of repurchase transactions		\$0	LQ0029
11. All other off-balance sheet exposures not included above, but meet the definition of Commitments		\$0	LQ0030

**SCHEDULE C (continued)**  
**CONTINGENT LIABILITIES AND SOURCES OF FUNDS AS OF: SEPTEMBER, 30 2022**

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**SECTION 3 - CONTINGENT LIABILITIES (All credit unions must complete this section, if applicable.)**

	Amount	Account
1. Other Contingent Liabilities	\$0	818A

**SECTION 4 - BORROWING ARRANGEMENTS (All credit unions must complete this section, if applicable.)**

		Line of Credit	Account	Draws Against	Account	Outstanding	Account	Assets Pledged	Account
		Limit		Line of Credit		Term & Other		to Secure All	
						Borrowings		Outstanding	
								Borrowings	
1. Borrowing Arrangements	a. Corporate Credit Unions	\$10,000,000	884	\$5,000,000	885A	\$0	LQ0034	\$0	LQ0035
	b. Natural Person Credit Unions	\$0	884C	\$0	885A1	\$0	LQ0038	\$0	LQ0039
	c. Federal Home Loan Bank	\$23,548,507	LQ0040	\$9,931,165	885A3	\$0	LQ0042	\$24,465,160	LQ0043
	d. Central Liquidity Facility					\$0	LQ0044	\$0	LQ0045
	e. FRB - excludes amounts reported in Account LC0085 below					\$0	LQ0046	\$0	LQ0047
	i. FRB Paycheck Protection Program Lending Facility loans					\$0	LC0085	\$0	LC0047
	f. Other Sources	\$0	884D	\$0	885A2	\$0	LQ0052	\$0	LQ0053
	g. <b>Total Borrowings &amp; Assets Pledged (Sum of each column)</b>	\$33,548,507	881	\$14,931,165	885A4	\$0	LQ0056	\$24,465,160	878

Must agree to Account 883C in Schedule C, Section 5

**Additional Borrowing Arrangements Information**

	Amount	Account
2. Amount of Borrowings Callable by Lender	\$0	865A
3. Borrowing Capacity Not Reported in Borrowing Arrangements	\$0	LQ0059

**SECTION 5 - BORROWING MATURITY DISTRIBUTION (All credit unions must complete this section, if applicable.)**

	A. < 1 Year	Account	B1. 1 - 3 Years	Account	B2. > 3 Years	Account	C. Total Amount	Account
1. Draws Against Lines of Credit	\$5,000,000	883A	\$0	883B1	\$9,931,165	883B2	\$14,931,165	883C
2. Promissory and Other Notes	\$0	011A	\$0	011B1	\$0	011B2	\$0	011C
3. Borrowing Repurchase Transactions	\$0	058A	\$0	058B1	\$0	058B2	\$0	058C
4. Subordinated Debt	\$0	867A	\$0	867B1	\$0	867B2	\$0	867C
5. <b>TOTAL BORROWINGS (Sum of each column)</b>	\$5,000,000	860A	\$0	860B1	\$9,931,165	860B2	\$14,931,165	LQ0860

**SCHEDULE D**  
**SHARES, SUPPLEMENTAL INFORMATION, AS OF: SEPTEMBER, 30 2022**

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<b>SECTION 1 - NUMBER OF MEMBERS This section must be completed by all credit unions.</b>		<b>Number</b>	<b>Account</b>
1. Number of current members (not number of accounts)		10,522	<b>083</b>
2. Number of potential members		524,989	<b>084</b>

<b>SECTION 2 - SHARES/DEPOSITS MATURITY DISTRIBUTION This section must be completed by all credit unions.</b>										
	<b>Number of Accounts</b>	<b>Account</b>	<b>A. &lt; 1 Year</b>	<b>Account</b>	<b>B1. 1 - 3 Years</b>	<b>Account</b>	<b>B2. &gt; 3 Years</b>	<b>Account</b>	<b>C. Total Amount</b>	<b>Account</b>
1. Share Drafts	6,331	<b>452</b>	\$52,837,398	<b>902A</b>					\$52,837,398	<b>902</b>
2. Regular Shares	12,648	<b>454</b>	\$77,608,601	<b>657A</b>					\$77,608,601	<b>657</b>
3. Money Market Shares	508	<b>458</b>	\$12,160,312	<b>911A</b>					\$12,160,312	<b>911</b>
4. Share Certificates	1,880	<b>451</b>	\$30,961,741	<b>908A</b>	\$22,088,983	<b>908B1</b>	\$6,030,344	<b>908B2</b>	\$59,081,068	<b>908C</b>
5. IRA/KEOGH Accounts	666	<b>453</b>	\$6,333,613	<b>906A</b>	\$5,007,008	<b>906B1</b>	\$1,541,906	<b>906B2</b>	\$12,882,527	<b>906C</b>
6. All Other Shares	258	<b>455</b>	\$31,173,878	<b>630A</b>	\$0	<b>630B1</b>	\$0	<b>630B2</b>	\$31,173,878	<b>630</b>
7. <b>TOTAL SHARES</b> (Sum of each column)	<b>22,291</b>	<b>966</b>	\$211,075,543	<b>013A</b>	\$27,095,991	<b>013B1</b>	\$7,572,250	<b>013B2</b>	\$245,743,784	<b>SH0013</b>
8. Nonmember Deposits	79	<b>457</b>	\$3,979,000	<b>880A</b>	\$11,092,000	<b>880B1</b>	\$8,725,000	<b>880B2</b>	\$23,796,000	<b>SH0880</b>
9. <b>TOTAL SHARES and DEPOSITS</b> (Sum of items 7 and 8)	<b>22,370</b>	<b>460</b>	\$215,054,543	<b>018A</b>	\$38,187,991	<b>018B1</b>	\$16,297,250	<b>018B2</b>	\$269,539,784	<b>SH0018</b>

<b>Additional Shares/ Deposits (Included in the Shares/Deposits Listed Above)</b>	<b>Amount</b>	<b>Account</b>
10. Accounts Held by Member Public Units	\$0	<b>631</b>
11. Accounts Held by Nonmember Public Units	\$0	<b>632</b>
12. Non-U.S. dollar denominated deposits	\$0	<b>636</b>
13. Dollar Amount of Share Certificates = or > \$100,000 (Excluding IRA share certificates and brokered share certificates participated out by the broker in shares of less than \$100,000)	\$56,090,939	<b>638</b>
14. Dollar Amount of IRA/Keogh share and IRA/Keogh share certificate accounts = or > \$100,000	\$5,052,187	<b>639</b>
15. Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accts as part of Sweep Program	\$0	<b>641</b>
16. Dollar Amount of Commercial Deposit Accounts	\$1,028,123	<b>643</b>
17. Negative Shares Included in All Other Unsecured Loans/Lines of Credit on Page 6	\$4,875	<b>644</b>

<b>SECTION 3 - NCUA INSURED SAVINGS COMPUTATION This section must be completed by all federally insured credit unions.</b>		
Insured shares and deposits, as described in Part 745 of the NCUA's regulations, are authorized by state law and issued to members (or nonmembers in the case of low-income designated credit unions), other credit unions, or government depositors. Report uninsured shares in this section. Do not include notes payable or other forms of borrowings. Eligible accounts are generally insured up to \$250,000 each.		
	<b>Amount</b>	<b>Account</b>
1. Uninsured Member Shares and Deposits	\$38,141,829	<b>065A4</b>
2. Uninsured Nonmember Shares and Deposits	\$0	<b>067A2</b>
3. Total Uninsured Shares and Deposits (Sum of Accounts 065A4 and 067A2)	\$38,141,829	<b>068A</b>
4. Total Insured Shares and Deposits (Account 018 less Account 068A)	\$231,397,955	<b>069A</b>

<b>ADDITIONAL SHARE INSURANCE</b>		<b>Response</b>	<b>Acct</b>
5. Does your credit union maintain share/deposit insurance coverage other than the NCUSIF? (Do not include Life Savings and Borrowers' Protection Insurance or Surety Bond Coverage.)		No	<b>875</b>
a.	If so, indicate the name of the insurance company		<b>876</b>
b.	Dollar amount of shares and/or deposits insured by the company named above	\$0	<b>877</b>

**SCHEDULE E  
SUPPLEMENTAL INFORMATION AS OF: SEPTEMBER, 30 2022**

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<b>SECTION 1 - GRANTS (This schedule must be completed by all credit unions, if applicable.)</b>			<b>Amount</b>	<b>Acct</b>
1. Amount of Grants	a.	Awarded to Your Credit Union, Year-to-Date	\$0	926
	b.	Received by Your Credit Union, Year-to-Date	\$0	927

<b>SECTION 2 - CREDIT UNION EMPLOYEES (This schedule must be completed by all credit unions, if applicable.)</b>			<b>Number</b>	<b>Acct</b>
1. Number of credit union employees who are:	a.	Full-Time (26 hours or more per week)	28	564A
	b.	Part-Time (25 hours or less per week)	5	564B

<b>SECTION 3 - CREDIT UNION BRANCHES (This schedule must be completed by all credit unions, if applicable.)</b>			<b>Yes or No</b>	<b>Acct</b>
1. Does the credit union plan to add any new branches or expand existing facilities in the next 12 months?			No	566B

<b>SECTION 4 - INTERNATIONAL REMITTANCES (This schedule must be completed by all credit unions, if applicable.)</b>			<b>Number of Remittances</b>	<b>Account</b>
1. Number of International Remittances Originated Year-to-Date			37	928

**SECTION 5 - CREDIT UNION SERVICE ORGANIZATIONS (CUSOs) (This schedule must be completed by all credit unions, if applicable.)**  
 Report the following aggregate totals the credit union has in all CUSOs, regardless of whether your credit union owns the CUSO, has a "controlling financial interest," has the "ability to exert significant influence," or owns only a smaller portion of the CUSO.

	<b>Amount</b>	<b>Account</b>
1. Total Value of Investments in CUSOs	\$261,968	851
2. Total Amount loaned to CUSOs	\$0	852
3. Total Aggregate Cash Outlay in CUSOs	\$261,968	853

<b>SECTION 6 - MONEY SERVICES BUSINESSES (This schedule must be completed by all credit unions, if applicable.) (This information will not be released to the public.)</b>		<b>Number of Accounts</b>	<b>Account</b>	<b>Amount</b>	<b>Account</b>
1. Total Money Services Businesses		*	1050	*	1050A

a.	Dealers in Foreign Exchange	*	1051
b.	Check Cashers	*	1052
c.	Monetary Instruments	*	1053
d.	Money Transmitters	*	1054
e.	Provider of Prepaid Access	*	1055
f.	Seller of Prepaid Access	*	1056
g.	Other services provided by Money Services Businesses	*	BA0009

Sum of Accounts 1051 to BA0009 may not total to Account 1050



**SCHEDULE F**  
**DERIVATIVE TRANSACTIONS REPORT AS OF: SEPTEMBER, 30 2022**

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Total Derivative Transactions Outstanding			Total Notional Amount	Account	Net Fair Value Gain (Loss)	Account	
1. Interest Rate Derivatives	a.	Options					
		i.	Purchased Options	\$0	DT0001	\$0	DT0002
		ii.	Written Options	\$0	DT0003	\$0	DT0004
	b.	Swaps	\$0	DT0005	\$0	DT0006	
	c.	Futures	\$0	DT0007	\$0	DT0008	
	d.	Other Interest Rate Derivatives	\$0	DT0009	\$0	DT0010	
2. Loan Pipeline Management Derivatives			\$0	DT0011	\$0	DT0012	
3. European Equity Call Options			\$0	DT0013	\$0	DT0014	
4. All Other Derivatives			\$0	DT0015	\$0	DT0016	
5. <b>Total Derivatives</b> (Sum of each column)			\$0	1030	\$0	1030C	

**SCHEDULE G**  
**PCA NET WORTH CALCULATION WORKSHEET AS OF: SEPTEMBER, 30 2022**

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**A credit union is not required to provide input on this page unless it has chosen an alternative total assets option offered on items 9 through 11 to calculate the Net Worth Ratio, made a one-time adjustment to Undivided Earnings due to the adoption of ASC Topic 326, completed a merger or acquisition after 12/31/2008, or Subordinated Debt included in Net Worth to report in item 5. Information entered on other schedules will populate items below in the CUOnline system, excluding items 5, 6a - 6d, optional items 9, 10 and 11 and ASC Topic 326 items 16 and 17.**

**NET WORTH TO TOTAL ASSETS RATIO CALCULATION**

<b>NUMERATOR: NET WORTH</b>		<b>Amount</b>	<b>Account</b>
1. Undivided Earnings		\$25,269,060	940
2. Appropriation for Non-Conforming Investments (State Credit Union ONLY)			668
3. Other Reserves (Appropriations of Undivided Earnings)		\$4,954,900	658
4. Net Income (unless this amount is already included in Undivided Earnings)		\$0	602
5. Subordinated Debt included in Net Worth		\$0	925A
6. Adjusted Retained Earnings acquired through Business Combinations		<b>Amount</b>	<b>Account</b>
a. Prior Quarter-End Adjusted Retained Earnings acquired through Business Combinations		\$0	1004A
b. Adjustments made to Retained Earnings acquired through Business Combinations during current quarter (See Instructions)		\$0	1004B
c. Adjusted Gain from Bargain Purchase due to Business Combinations completed during current quarter (See Instructions)		\$0	1004C
d. Current Quarter's Total Adjusted Retained Earnings acquired through Business Combinations (Accounts 1004A + 1004B - 1004C)		\$0	1004
<b>7. TOTAL NET WORTH (Sum of Accounts 940, 668, 658, 925A, 602, and 1004)</b>		<b>\$30,223,960</b>	<b>997</b>

These fields will pre-populate.

Complete these fields if a merger/ acquisition was completed AFTER 12/31/2008.

**DENOMINATOR: TOTAL ASSETS**

<b>8. Total Assets (Acct 010) excluding SBA PPP loans pledged as collateral to the FRB PPP Lending Facility (Acct LC0047)</b>	<b>Amount</b>	<b>Account</b>
	\$308,312,154	NW0010

**Total Assets Elections (Optional)**

Retain item 8 above as net worth ratio denominator, or select one of the total assets computation options below by inputting the result in the appropriate line item. Item 12 below will compute your net worth ratio using account NW0010 as your denominator unless you enter an amount in item 9, 10, or 11. The amount reported should exclude SBA PPP loans pledged as collateral to the FRB PPP Lending Facility (Acct LC0047).

	<b>Amount</b>	<b>Account</b>
9. Average of Daily Assets over the calendar quarter	\$0	010A
10. Average of the three month-end balances over the calendar quarter	\$0	010B
11. The average of the current and three preceding calendar quarter-end balances	\$0	010C

If you elect to use an optional asset amount to calculate your net worth ratio, input an optional asset amount on one of these lines.

**NET WORTH RATIO**

	<b>Amount</b>	<b>Applicability</b>	<b>Account</b>
12. Net Worth Ratio (Account 997 divided by Account NW0010, 010A, 010B, or 010C)	9.80		998
13. Risk Based Capital Ratio (Credit unions with total assets over \$500 million that did not opt in to CCULR)	0.00	NA assets are Not above \$500,000,000	RB0172

**NET WORTH CLASSIFICATION**

	<b>Classification</b>	<b>Account</b>
14. Net Worth Classification if credit union is not new (Based upon Call Report data only--See instructions.)	Well Capitalized	700
15. Net Worth Classification if credit union is new (A "New" credit union has less than \$10 million in assets and was chartered in the last 10 years. (Based upon Call Report data only--See instructions.))	Well Capitalized	701

**ASC Topic 326 - Undivided Earnings adjustment - Complete these rows if you have adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL)**

16. Select the fiscal year of adoption of ASC Topic 326 - Financial Instruments - Credit Losses (CECL)		NW0001
17. One-time Adjustment to Undivided Earnings for those credit unions that have adopted ASC Topic 326 - Financial Instruments - Credit Losses (CECL)	\$0	NW0002

**SCHEDULE H**  
**Complex Credit Union Leverage Ratio (CCULR)**

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**CCULR Election - Complex credit unions, as defined in section 702.103 of the NCUA's regulations, complete this schedule for the CCULR framework election**

<b>Election</b>	<b>Election</b>	<b>Account</b>
1. Does your credit union have a CCULR framework election in effect as of the quarter-end report date?		LR0001
2. If 'Yes' to question 1, is your credit union continuing to elect the CCULR framework under the Grace Period?		LR0008

<b>Eligibility</b>	<b>Eligibility</b>	<b>Account</b>
3. Total Assets (Credit unions with total assets greater than \$500,000,000)	\$308,312,154	010

<b>Qualifying Criteria (See Instructions)</b>	<b>Input</b>	<b>Account</b>	<b>Ratio</b>	<b>Account</b>
4. CCULR (net worth ratio) of 9% or greater			9.80	998
5. Off-Balance sheet exposures (Requires 25% or less of Total Assets)	\$0	LR0002	0.00	LR0003
6. Trading Assets and Trading Liabilities (Requires 5% or less of Total Assets)	\$0	LR0004	0.00	LR0005
7. Goodwill and Other Intangible Assets (Requires 2% or less of Total Assets)	\$0	LR0006	0.00	LR0007

**SCHEDULE I**  
**RISK-BASED CAPITAL CALCULATION AS OF: SEPTEMBER, 30 2022**

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Complex credit unions, as defined in section 702.103 of the NCUA's regulations, that did not opt in to CCULR must complete this schedule.

**PART I - NUMERATOR**

<b>EQUITY</b>		<b>TOTALS</b>	<b>Account</b>
1.	Undivided earnings	\$25,269,060	940
2.	Appropriations for non-conforming investments		668
3.	Other reserves	\$4,954,900	658
4.	Equity acquired in merger	\$0	658A
5.	Net income	\$0	602
6.	<b>Total Equity (Sum of Accounts 940, 668, 658, 658A, and 602)</b>	<b>\$30,223,960</b>	<b>RB0001</b>

**ADDITIONS**

7.	Allowance for Credit Losses (Sum of Accounts 719, AS0048, AS0041, and LI0003)	\$1,541,034	RB0002
8.	Subordinated Debt in accordance with §702.407	\$0	RB0003
9.	Section 208 Assistance included in net worth as defined in §702.2	\$0	RB0004
10.	<b>Total Additions (Sum of Accounts RB0002, RB0003, and RB0004)</b>	<b>\$1,541,034</b>	<b>RB0005</b>

**DEDUCTIONS**

11.	NCUSIF capitalization deposit	\$2,108,143	794
12.	Goodwill	\$0	009D2
	a. Less: Excluded Goodwill	\$0	RB0006
13.	Other intangible assets	\$0	AS0032
	a. Less: Excluded intangible assets	\$0	RB0007
14.	Identified losses not reflected in the risk-based capital numerator	\$0	RB0008
15.	<b>Total Deductions (Sum of Accounts 794, 009D2, AS0032, and RB0008 less RB0006 and RB0007)</b>	<b>\$2,108,143</b>	<b>RB0009</b>
16.	<b>TOTAL RISK-BASED CAPITAL NUMERATOR BEFORE MORTGAGE SERVICING ASSETS DEDUCTION (Sum of Accounts RB0001 plus RB0005 minus RB0009)</b>	<b>\$29,656,851</b>	<b>RB0010</b>
	a. Less: Mortgage Servicing Assets (reported in Account 779 on page 2) that exceed 25% of RB0010	\$0.00	RB0011
17.	<b>TOTAL RISK-BASED CAPITAL NUMERATOR ( Account RB0010 less Account RB0011)</b>	<b>\$29,656,851.00</b>	<b>RB0012</b>

**SCHEDULE I**  
**RISK-BASED CAPITAL CALCULATION AS OF: SEPTEMBER, 30 2022**

Complex credit unions, as defined in section 702.103 of the NCUA's regulations, that did not opt in to CCULR must complete this schedule.

**Part II - DENOMINATOR**

<b>ON-BALANCE SHEET ASSETS</b>				<i>Risk Weight Category and Asset Allocations</i>				
See page 26 to enter additional Risk Weight Category and Asset Allocations	Totals from Schedules	Adj's to Totals	Totals for Risk-Weighting	1	2	3	4	5
				0%	20%	50%	75%	100%
18. Cash and Deposits in Financial Institutions or Reserve Banks	<b>AS0009</b>	<b>RB0013</b>	<b>RB0014</b>	<b>RB0015</b>	<b>RB0016</b>			<b>RB0017</b>
	\$5,803,244	\$0	\$0	\$0	\$0			\$0
<b>INVESTMENTS</b>								
19. Securities	<b>AS0013</b>	<b>RB0018</b>	<b>RB0019</b>	<b>RB0020</b>	<b>RB0021</b>	<b>RB0022</b>		<b>RB0023</b>
	\$47,253,687	\$0	\$0	\$0	\$0	\$0		\$0
20. Other Investments	<b>AS0017</b>	<b>RB0028</b>	<b>RB0029</b>	<b>RB0030</b>	<b>RB0031</b>			<b>RB0032</b>
	\$1,451,699	\$0	\$0	\$0	\$0			\$0
21. <b>Total Investments</b> (Sum each column)	<b>RB0039</b>	<b>RB0040</b>	<b>RB0041</b>	<b>RB0042</b>	<b>RB0043</b>	<b>RB0044</b>		<b>RB0045</b>
	\$48,705,386	\$0	\$0	\$0	\$0	\$0		\$0
<b>LOANS</b>								
22. First Lien Residential Real Estate Loans	<b>703A</b>	<b>RB0051</b>	<b>RB0052</b>			<b>RB0053</b>	<b>RB0054</b>	<b>RB0055</b>
	\$147,739,547	\$0	\$0			\$0	\$0	\$0
23. Junior-Lien Residential Real Estate Loans	<b>386A</b>	<b>RB0056</b>	<b>RB0057</b>					<b>RB0058</b>
	\$48,219,381	\$0	\$0					\$0
24. Consumer Loans (Sum of Accounts 396, 397A, 698A, 397, 385, 370, 002, 698C and 386B)	<b>RB0060</b>	<b>RB0061</b>	<b>RB0062</b>	<b>RB0063</b>	<b>RB0064</b>		<b>RB0065</b>	<b>RB0066</b>
	\$40,690,895	\$0	\$0	\$0	\$0		\$0	\$0
25. Commercial Loans (Sum of Accounts 718A5 and 400P)	<b>RB0068</b>	<b>RB0069</b>	<b>RB0070</b>	<b>RB0071</b>	<b>RB0072</b>			<b>RB0073</b>
	\$12,523,647	\$0	\$0	\$0	\$0			\$0
26. Loans held for sale	<b>003</b>	<b>RB0075</b>						
	\$0	\$0						
27. Less: Allowance for Credit Losses (Loans)	<b>RB0177</b>	<b>RB0076</b>	<b>RB0077</b>	<b>RB0078</b>				
	\$1,541,034	\$0	\$1,541,034	\$1,541,034				
28. <b>Total Loans</b> (Account RB0079 equals sum of 703A, 386A, RB0060, RB0068, 003 less RB0177)	<b>RB0079</b>	<b>RB0080</b>	<b>RB0081</b>	<b>RB0082</b>	<b>RB0083</b>	<b>RB0084</b>	<b>RB0085</b>	<b>RB0086</b>
	\$247,632,436	\$0	(\$1,541,034)	(\$1,541,034)	\$0	\$0	\$0	\$0
29. Other Assets (RB0088 equals sum of 798A, 007, 008, 794, and AS0036)	<b>RB0088</b>	<b>RB0089</b>	<b>RB0090</b>	<b>RB0091</b>				<b>RB0092</b>
	\$6,171,088	\$0	\$2,108,143	\$2,108,143.00				\$0
30. <b>Total On-Balance Sheet Assets by Risk Weight</b> (RB0099 equals sum of AS0009, RB0039, RB0079, and RB0088)	<b>RB0099</b>		<b>RB0100</b>	<b>RB0101</b>	<b>RB0102</b>	<b>RB0103</b>	<b>RB0104</b>	<b>RB0105</b>
	\$308,312,154		\$567,109	\$567,109	\$0	\$0	\$0	\$0
31. <b>Total Risk-Weighted Assets - On Balance Sheet</b> (Account RB0112 equals sum of RB0113, RB0114, RB0115, RB0116, RB0117, RB0118, RB0119, RB0120, RB0121, and RB0122)	<b>RB0112</b>				<b>RB0113</b>	<b>RB0114</b>	<b>RB0115</b>	<b>RB0116</b>
	\$0.00				\$0.00	\$0.00	\$0.00	\$0.00

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**SCHEDULE I**  
**RISK-BASED CAPITAL CALCULATION AS OF: SEPTEMBER, 30 2022**

Complex credit unions, as defined in section 702.103 of the NCUA's regulations, that did not opt in to CCULR must complete this schedule.

**Part II - DENOMINATOR (continued)**

ON-BALANCE SHEET ASSETS Continued from page 25		Risk Weight Category and Asset Allocations					Alternative Risk Weights		
		6	7	8	9	10	Risk Weight	Asset Amount	
		150%	250%	300%	400%	1250%			
18.	Cash and Deposits in Financial Institutions or Reserve Banks								
<b>INVESTMENTS</b>									
19.	Securities			RB0024		RB0025	RB0026	RB0027	
				\$0		\$0	0.00	\$0	
20.	Other Investments	RB0033		RB0034	RB0035	RB0036	RB0037	RB0038	
		\$0		\$0	\$0	\$0	0.00	\$0	
21.	<b>Total Investments</b> (Sum each column)	RB0046		RB0047	RB0048	RB0049		RB0050	
		\$0		\$0	\$0	\$0		\$0	
<b>LOANS</b>									
22.	First Lien Residential Real Estate Loans								
23.	Junior-Lien Residential Real Estate Loans	RB0059							
		\$0							
24.	Consumer Loans	RB0067							
		\$0							
25.	Commercial Loans	RB0074							
		\$0							
26.	Loans held for sale								
27.	Less: Allowance for Credit Losses (Loans)								
28.	<b>Total Loans</b> (Account RB0079 equals sum of 703A, 386A, RB0060, RB0068, 003 less RB0177)	RB0087							
		\$0							
29.	Other Assets (RB0088 equals sum of 798A, 007, 008, 794, and AS0036)	RB0093	RB0094	RB0095		RB0096	RB0097	RB0098	
		\$0	\$0	\$0		\$0	0.00	\$0	
30.	<b>Total On-Balance Sheet Assets by Risk Weight</b> (RB0099 equals sum of AS0009, RB0039, RB0079, and RB0088)	RB0106	RB0107	RB0108	RB0109	RB0110		RB0111	
		\$0	\$0	\$0	\$0	\$0		\$0	
31.	<b>Total Risk-Weighted Assets - On Balance Sheet</b> (Account RB0112 equals sum of RB0113, RB0114, RB0115, RB0116, RB3606, RB0117, RB0118, RB0119, and RB0120)	RB0117	RB0118	RB0119	RB0120	RB0121		RB0122	
		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00	

**SCHEDULE I**  
**RISK-BASED CAPITAL CALCULATION AS OF: SEPTEMBER, 30 2022**

Complex credit unions, as defined in section 702.103 of the NCUA's regulations, that did not opt in to CCULR must complete this schedule.

**Part III - Denominator**

**Off-Balance Sheet and Derivative Exposures**

See page 28 to enter additional Credit Equivalent Risk Weight Allocations

**Total Conditionally Cancelable Unfunded Commitments:**

	Totals for Risk-Weighting	Credit Conversion Factor	Credit Equivalent Amount	Credit Equivalent Risk Weight Allocations									
				1	2	3	4	5					
				0%	2%	4%	20%	50%					
32. Unfunded Commitment - Commercial loans	LQ0014 \$0	50%	RB0123 \$0.00	<div style="border: 1px solid black; padding: 10px;">                     The sum of the Credit Equivalent Risk Weight Allocations equals the Credit Equivalent Amount, which must equal the Totals for Risk Weighting multiplied by the Credit Conversion Factor. For example: RB0126+RB0127+RB0128 must equal LQ0015 * 0.10.                 </div>									
33. Unfunded Commitment - Consumer Loans - Secured & RE	LQ0015 \$0	10%	RB0125 \$0.00										
34. Unfunded Commitment - Consumer Loans - Unsecured	LQ0016 \$0	10%	RB0129 \$0.00										
35. Federal Home Loan Bank under the MPF program	LQ0021 \$0	20%	RB0131 \$0.00										
36. All other off-balance sheet exposures (Sum of LQ0020, LQ0022, LQ0023, LQ0026, LQ0027, LQ0028, LQ0029, and LQ0030)	RB0133 \$0.00	100%	RB0134 \$0.00										
37. Over-the-counter derivatives			RB0140 \$0.00						RB0141 \$0.00	RB0142 \$0.00	RB0143 \$0.00	RB0144 \$0.00	RB0145 \$0.00
38. Centrally cleared derivatives			RB0148 \$0.00						RB0149 \$0.00	RB0150 \$0.00	RB0151 \$0.00	RB0152 \$0.00	
39. <b>TOTAL OFF-BALANCE SHEET AND DERIVATIVE CREDIT EQUIVALENT AMOUNTS</b> (Sum each column)			RB0153 \$0.00						RB0154 \$0.00	RB0155 \$0.00	RB0156 \$0.00	RB0157 \$0.00	RB0158 \$0.00
40. <b>TOTAL RISK-WEIGHTED ASSETS - OFF BALANCE SHEET AND DERIVATIVE EXPOSURES</b> (RB0162 equals sum of RB0163, RB0164, RB0165, RB0166, RB0167, RB0168, and RB0169)	RB0162 \$0.00			RB0163 \$0.00	RB0164 \$0.00	RB0165 \$0.00	RB0166 \$0.00						

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**SCHEDULE I  
RISK-BASED CAPITAL CALCULATION AS OF: SEPTEMBER, 30 2022**

Complex credit unions, as defined in section 702.103 of the NCUA's regulations, that did not opt in to CCULR must complete this schedule.

**Part III - Denominator (continued)**

**Off-Balance Sheet and Derivative Exposures**

Continued from page 27

Total Conditionally Cancelable Unfunded Commitments:	Credit Equivalent Risk Weight Allocations		Alternative Risk Weights	
	6	7	Risk Weight	Exposure Amount
	75%	100%		
32. Unfunded Commitment - Commercial loans		RB0124		
		\$0.00		
33. Unfunded Commitment - Consumer Loans - Secured & RE	RB0127	RB0128		
	\$0.00	\$0.00		
34. Unfunded Commitment - Consumer Loans - Unsecured		RB0130		
		\$0.00		
35. Federal Home Loan Bank under the MPF program				
36. All other off-balance sheet exposures (Sum of LQ0020, LQ0022, LQ0023, LQ0026, LQ0027, LQ0028, LQ0029, and LQ0030)	RB0136	RB0137	RB0138	RB0139
	\$0.00	\$0.00	0.00	\$0.00
37. Over-the-counter derivatives	RB0146	RB0147		
	\$0.00	\$0.00		
38. Centrally cleared derivatives				
39. TOTAL OFF-BALANCE SHEET AND DERIVATIVE CREDIT EQUIVALENT AMOUNTS (Sum each column)	RB0159	RB0160		RB0161
	\$0.00	\$0.00		\$0.00
40. TOTAL RISK-WEIGHTED ASSETS - OFF BALANCE SHEET AND DERIVATIVE EXPOSURES (RB0162 equals sum of RB0163, RB0164, RB0165, RB0166, RB0167, RB0168, and RB0169)	RB0167	RB0168		RB0169
	\$0.00	\$0.00		\$0.00

**Risk-Based Capital Ratio Totals**

41. TOTAL ON-BALANCE SHEET ASSETS AND OFF-BALANCE SHEET CREDIT EQUIVALENT AMOUNTS (Sum of RB0099 and RB0153)	RB0170
	\$308,312,154.00
42. TOTAL RISK-WEIGHTED ASSETS (Sum of RB0112 and RB0162)	RB0171
	\$0.00
43. TOTAL RISK-BASED CAPITAL RATIO (RB0012 divided by RB0171)	RB0172
	0.00