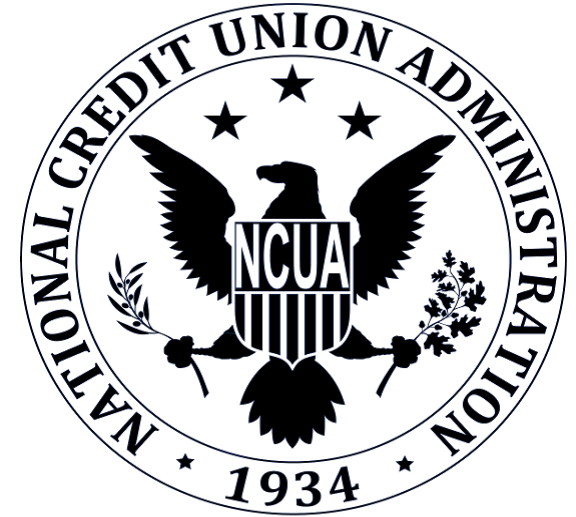


**NATIONAL CREDIT UNION ADMINISTRATION  
ALEXANDRIA, VA 22314-3428  
OFFICIAL BUSINESS**

# **Call Report Form 5300**

**Effective March 31, 2023 Until Superseded**

Version 2023.1



**TO THE BOARD OF DIRECTORS:**

This booklet contains the Call Report, Form 5300. This form is effective March 31, 2023 until superseded.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, 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, Capital Adequacy	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, 2023**

**Previous Editions Are Obsolete**

**CERTIFICATION OF NCUA 5300 CALL REPORT AS OF: MARCH, 31 2023**

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: Caldwell  
Please Print

First Name: Peter  
Please Print

Last Name: Caldwell  
(Signature)

First Name: Peter  
(Signature)

Date: 04/28/2023

Validation Date: 04/29/2023

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 AS OF: MARCH, 31 2023**

This page must be completed by all credit unions.

[Back to Navigation Page](#)**ASSETS**

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

Yes

AS0010

**NOTE - Review the Call Report Instructions carefully if you have 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	\$50,202,958	AS0004
	b.	Cash Items in Process of Collection	\$93,589,266	AS0005
	c.	Total Cash on Hand	\$143,792,224	730A
2. Cash on Deposit (Amounts Deposited in Financial Institutions)	a.	Cash on Deposit in Corporate Credit Unions	\$59,464	730B1
	b.	Cash on Deposit in a Federal Reserve Bank	\$41,001,156	AS0003
	c.	Cash on Deposit in Other Financial Institutions	\$9,567,977	730B2
	d.	Total Cash on Deposit (Amounts Deposited in Financial Institutions)	\$50,628,597	730B
3. Time deposits in commercial banks, S&Ls, savings banks, natural person credit unions, or corporate credit unions			\$498,000	AS0007
4. All other deposits			\$0	AS0008
5. <b>TOTAL CASH AND OTHER DEPOSITS (Sum of Accounts 730A, 730B, AS0007, and AS0008)</b>			\$194,918,821	AS0009

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

			Amount	Account
6. Equity Securities			\$11,362,903	AS0055
7. Trading Debt Securities			\$0	AS0061
8. Available-for-Sale Debt Securities			\$817,008,079	AS0067
9. Held-to-Maturity Debt Securities <sup>1</sup>			\$0	AS0073
Enter an amount in Account AS0041 if you have adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL), as applicable.				
10. Allowance for Credit Losses on Investment Securities			\$0	AS0041
11. <b>TOTAL INVESTMENT SECURITIES (Sum of Accounts AS0055, AS0061, AS0067, and AS0073 less AS0041)</b>			\$828,370,982	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	\$1,460,582	769B
	c.	All other investments	\$24,400,000	AS0016
13. <b>TOTAL OTHER INVESTMENTS (Sum of Accounts 769A, 769B, and AS0016)</b>			\$25,860,582	AS0017

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

**STATEMENT OF FINANCIAL CONDITION AS OF: MARCH, 31 2023**

*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	\$40,354,023	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	458,751	025A	\$10,172,026,886	025B
16. Less: Allowance for Loan & Lease Losses - Skip to Item 17 if you have adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL).			\$0	719
17. Less: Allowance for Credit Losses on Loans & Leases - Enter an amount if you have adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL)			\$137,164,841	AS0048

**OTHER ASSETS:**

		Amount	Account
18. Foreclosed and Repossessed Assets	a. Commercial	\$0	AS0022
	b. Consumer Real Estate	\$4,176,518	AS0023
	c. Consumer Vehicle	\$362,458	AS0024
	d. Consumer Other	\$335,363	AS0025
	e. Total Foreclosed and Repossessed Assets	\$4,874,339	798A
19. Land and Building		\$175,349,106	007
20. Other Fixed Assets		\$53,553,136	008
21. NCUA Share Insurance Capitalization Deposit		\$94,058,254	794
22. Other Assets	a. Goodwill	\$35,151,174	009D2
	b. Mortgage servicing assets	\$38,486,654	779
	c. Other Intangible Assets	\$11,501,801	AS0032
	d. Accrued Interest on Loans & Leases	\$33,263,609	009A
	e. Accrued Interest on Investments	\$6,147,531	009B
	f. All Other Assets	\$172,997,973	009C
	g. Total Other Assets	\$297,548,742	AS0036
23. TOTAL ASSETS (Sum of Accounts AS0009, AS0013, AS0017, 003, 025B less 719 and AS0048, 798A, 007, 008, 794 and AS0036)		\$11,749,750,030	010

Must equal Account 014 on Page 3

STATEMENT OF FINANCIAL CONDITION AS OF: **MARCH, 31 2023***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	\$173,567,045	825
2. Accrued Dividends & Interest Payable on Shares & Deposits	\$6,411,673	820A
Enter an amount in Account LI0003 if you have 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	\$470,000,000	860C

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

	Amount	Account
5. Member Shares of All Types	\$10,132,331,276	013
6. Nonmember Deposits	\$145,606,604	880
7. Total Shares and Deposits (Sum of Accounts 013 and 880)	\$10,277,937,880	018
8. <b>TOTAL LIABILITIES</b> (Sum of Account 825, 820A, LI0003, 860C, and 018)	\$10,927,916,598	LI0069

**EQUITY:**

	Amount	Account
9. Undivided Earnings	\$941,741,043	940
10. Other Reserves (Appropriations of Undivided Earnings)	\$0	658
11. Appropriation for Non-Conforming Investments ( <b>State Credit Unions ONLY</b> )		668
12. Equity acquired in merger	\$66,896,234	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 adopted ASC Topic 326 Financial Instruments - Credit Losses (CECL)	\$0	945C
16. Accumulated Unrealized Gains (Losses) on Available for Sale Debt Securities	(\$105,433,801)	EQ0009
17. Other Comprehensive Income (not already included in Account EQ0009, 945A or 945C)	(\$81,370,044)	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)	\$11,749,750,030	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)		\$106,998,675	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)		\$15,293,947	120	
4. Other Interest Income		\$0	IS0005	
<b>5. TOTAL INTEREST INCOME (Account 110 less Account 119 plus Account 120 and IS0005)</b>		<b>\$122,292,622</b>	<b>115</b>	
<b>INTEREST EXPENSE YEAR-TO-DATE</b>				
6. Dividends on Shares (Includes dividends earned during current period)		\$16,090,583	380	
7. Interest on Deposits (Total interest expense for deposit accounts) (State Credit Union ONLY)			381	
8. Interest on Borrowed Money		\$17,645,063	340	
<b>9. TOTAL INTEREST EXPENSE (Sum of Accounts 380, 381 and 340)</b>		<b>\$33,735,646</b>	<b>350</b>	
<b>10. NET INTEREST INCOME (Account 115 less Account 350)</b>		<b>\$88,556,976</b>	<b>IS0010</b>	
11. Provision for Loan & Lease Losses - Skip to Item 12 if you have adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL)		\$0	300	
Complete Item 12 and Items 1 and 2 on page 22 if you have adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL)				
12. Credit Loss Expense	a.	Loans & Leases	\$6,675,222	IS0011
	b.	AFS Debt Securities	\$0	IS0012
	c.	HTM Debt Securities	\$0	IS0013
	d.	Off-Balance Sheet Credit Exposures	\$0	IS0016
	e.	<b>Total Credit Loss Expense</b>	<b>\$6,675,222</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	\$4,679,628	131
14. Other Income (Includes unconsolidated CUSO Income)	\$21,507,315	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 change in fair value of hedged items (not Equity or Trading Debt Securities and including amounts reported on Schedule B, Section 4 in Account 420C)	\$0	IS0047
17. Gain (Loss) on Derivatives	\$0	421
18. Gain (Loss) on Disposition of Fixed Assets	(\$13,440)	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	(\$274,513)	440
<b>23. TOTAL NON-INTEREST INCOME (Sum of Accounts 131, IS0020, IS0046, IS0047, 421, 430, IS0029, IS0030, 431, and 440)</b>	<b>\$25,898,990</b>	<b>117</b>
<b>NON-INTEREST EXPENSE YEAR-TO-DATE</b>		
24. Employee Compensation and Benefits	\$58,647,214	210
25. Travel and Conference Expense	\$605,338	230
26. Office Occupancy Expense	\$7,425,599	250
27. Office Operations Expense	\$21,724,437	260
28. Educational and Promotional Expenses	\$2,507,187	270
29. Loan Servicing Expense	\$5,493,008	280
30. Professional and Outside Services	\$4,934,355	290
31. Member Insurance Expense	\$0	310
32. Operating Fees (Examination and/or supervision fees)	\$167,499	320
33. Miscellaneous Non-Interest Expense	\$3,818,691	360
<b>34. TOTAL NON-INTEREST EXPENSE (Sum of Accounts 210, 230, 250, 260, 270, 280, 290, 310, 320 and 360)</b>	<b>\$105,323,328</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>\$2,457,416</b>	<b>661A</b>

**SCHEDULE A**  
**LOANS, SUPPLEMENTAL INFORMATION AS OF: MARCH, 31 2023**

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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	10.50	521	158,789	993	\$175,589,407	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	0.00	595A	0	963A	\$0	698A
4. All Other Unsecured Loans/Lines of Credit	13.50	522	62,946	994	\$168,111,520	397
5. New Vehicle Loans	7.25	523	74,390	958	\$2,288,616,484	385
6. Used Vehicle Loans	7.25	524	118,770	968	\$2,814,700,578	370
7. Leases Receivable	0.00	565	0	954	\$0	002
8. All Other Secured Non-Real Estate Loans/Lines of Credit	7.75	595B	29,504	963C	\$729,417,681	698C
9. Loans/Lines of Credit Secured by a First Lien on a single 1- to 4-Family Residential Property	2.75	563A	5,939	959A	\$2,189,109,293	703A
10. Loans/Lines of Credit Secured by a Junior Lien on a single 1- to 4-Family Residential Property	8.25	562A	7,427	960A	\$606,631,525	386A
11. All Other (Non-Commercial) Real Estate Loans/Lines of Credit	6.12	562B	10	960B	\$265,622	386B
<b>Commercial Loans/Lines of Credit</b>						
12. Commercial Loans/Lines of Credit Real Estate Secured	5.50	525	734	900K4	\$1,174,323,561	718A5
13. Commercial Loans/Lines of Credit Not Real Estate Secured	6.50	526	242	900P	\$25,261,215	400P
14. <b>TOTAL LOANS AND LEASES (Sum of items 1 - 13.)</b>			458,751	025A1	\$10,172,026,886	025B1

LOANS GRANTED		Number	Account	Amount	Account
15. Loans Granted Year-to-Date		15,648	031A	\$791,446,318	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.	384	LN0050	\$5,756,129	LN0051	\$5,180,516	LN0052
	2.	25	LN0056	\$2,072,746	LN0057		
	b.	1,007	LN0053	\$257,482,614	LN0054	\$154,432,933	LN0055
17. Commercial Loans (included in items 12 - 13 above)	a.	36	691B1	\$38,274,259	691C1	\$615,501	691C2
	b.	1	691P	\$3,131,759	691P1	\$2,192,231	691P2

**SCHEDULE A  
LOANS, SUPPLEMENTAL INFORMATION AS OF: MARCH, 31 2023**

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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	\$1,694,034	024B	\$929,228	DL0002	\$409,426	026B	\$8,830	027B	\$0	028B	\$1,347,484	045B	589	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	\$0	020T	\$0	DL0016	\$0	021T	\$0	022T	\$0	023T	\$0	041T	0	053E
4. All Other Unsecured Loans/Lines of Credit	\$1,297,403	DL0022	\$685,050	DL0023	\$959,233	DL0024	\$110,893	DL0025	\$0	DL0026	\$1,755,176	DL0027	288	DL0028
5. New Vehicle Loans	\$21,041,773	020C1	\$5,091,288	DL0030	\$5,879,740	021C1	\$1,911,981	022C1	\$117,773	023C1	\$13,000,782	041C1	520	035E1
6. Used Vehicle Loans	\$28,131,117	020C2	\$7,805,164	DL0037	\$6,101,981	021C2	\$1,544,117	022C2	\$29,050	023C2	\$15,480,312	041C2	738	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	\$4,416,606	DL0050	\$1,956,611	DL0051	\$1,829,873	DL0052	\$541,409	DL0053	\$13,847	DL0054	\$4,341,740	DL0055	174	DL0056
9. Secured by 1st Lien on a single 1- to 4-Family Residential Property	\$25,169,477	DL0057	\$5,523,310	DL0058	\$10,503,041	DL0059	\$8,989,529	DL0060	\$12,716,326	DL0061	\$37,732,206	DL0062	152	DL0063
10. Secured by Junior Lien on a single 1- to 4-Family Residential Property	\$1,805,408	DL0064	\$637,558	DL0065	\$740,573	DL0066	\$822,415	DL0067	\$52,193	DL0068	\$2,252,739	DL0069	17	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	\$97,886	DL0120	\$0	DL0147	\$26,019	DL0122	\$27,148	DL0123	\$0	DL0124	\$53,167	DL0125	3	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>\$83,653,704</b>	<b>020B</b>	<b>\$22,628,209</b>	<b>DL0141</b>	<b>\$26,449,886</b>	<b>021B</b>	<b>\$13,956,322</b>	<b>022B</b>	<b>\$12,929,189</b>	<b>023B</b>	<b>\$75,963,606</b>	<b>041B</b>	<b>2,481</b>	<b>041A</b>

**SCHEDULE A**  
**LOANS, SUPPLEMENTAL INFORMATION AS OF: MARCH, 31 2023**

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**SECTION 2 - DELINQUENT LOANS & LEASES (continued)**

			Amount	Account
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)	\$4,943,875	DL0142
	b.	Indirect Loans (Account 618A)	\$33,189,541	041E
	c.	Whole or Partial Loans Purchased Under 701.23	\$29,939,214	DL0144
23. Amount of Consumer Loans in Non-Accrual Status			\$73,279,690	DL0145
24. Amount of Commercial Loans in Non-Accrual Status			\$5,132,772	DL0146
25. Total outstanding balances of loans affected by bankruptcy claims			\$23,250,498	971
			Number	Account
26. Total outstanding Troubled Debt Restructured loans (if you have not adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL)) or Modifications to Borrowers Experiencing Financial Difficulties (if you have adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL))			2,128	1000F
			Amount	Account
			\$55,712,894	1001F

**SECTION 3 - LOAN CHARGE OFFS AND RECOVERIES**

LOAN LOSS INFORMATION		YTD Charge Offs	Account	YTD Recoveries	Account	
<b>Non-Commercial Loans/Lines of Credit</b>						
1.	Unsecured Credit Card Loans	\$1,542,359	680	\$444,920	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	\$1,760,144	CH0007	\$842,726	CH0008	
5.	New Vehicle Loans	\$1,186,028	550C1	\$440,159	551C1	
6.	Used Vehicle Loans	\$2,887,157	550C2	\$673,706	551C2	
7.	Leases Receivable	\$0	550D	\$0	551D	
8.	All Other Secured Non-Real Estate Loans/Lines of Credit	\$509,793	CH0015	\$139,021	CH0016	
9.	Secured by 1st Lien on a single 1- to 4-Family Residential Property	\$0	CH0017	\$1,251	CH0018	
10.	Secured by Junior Lien on a single 1- to 4-Family Residential Property	\$0	CH0019	\$9,157	CH0020	
11.	All Other (Non-Commercial) Real Estate Loans/Lines of Credit	\$271,217	CH0021	\$3,417	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	\$7,985	CH0036	
19.	Unsecured Commercial Loans	\$17,690	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>\$8,174,388</b>	<b>550</b>	<b>\$2,562,342</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)	\$492,355	550F	\$681	551F
	b.	Indirect Loans (Account 618A)	\$3,716,691	550E	\$1,099,640	551E
	c.	Whole or Partial Loans Purchased Under 701.23	\$0	CH0047	\$0	CH0048

**SCHEDULE A**  
**LOANS, SUPPLEMENTAL INFORMATION AS OF: MARCH, 31 2023**

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**SECTION 4 - OTHER LOAN INFORMATION**

LOANS TO CREDIT UNION OFFICIALS	Number	Account	Amount	Account
1. Loans outstanding to credit union officials and senior executive staff	48	995	\$6,936,487	956

FEDERAL CREDIT UNION INTEREST RATE CEILING REPORT (FCU Only)		Amount	Account	
2. Federal Credit Union Interest Rate Ceiling	a.	Dollar amount of loans with interest rates that exceed 15%	\$1,547,286	567
	b.	Aggregate weighted average interest rate for the loans with interest rates that exceed 15%	16.20	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.

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

**Complete this section if the credit union has 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.

	Purchase Price	Account	Acquirer's ACL at Acquisition Date	Account	Non-Credit Discount or Premium attributable to other factors	Account	Unpaid Principal Balance or Par Value	Account
4. Total PCD Loans Outstanding	\$0	PC0003	\$0	PC0004	\$0	PC0005	\$369,923	PC0006
5. Total PCD Debt Securities	\$0	PC0007	\$0	PC0008	\$0	PC0009	\$0	PC0010

**SCHEDULE A**  
**LOANS, SUPPLEMENTAL INFORMATION AS OF: MARCH, 31 2023**

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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	165,152	IN0001	\$4,470,167,672	IN0002
2. First Lien and Junior Lien Residential Loans	6,247	IN0003	\$1,105,880,327	IN0004
3. Commercial Loans	0	IN0005	\$0	IN0006
4. All Other Loans	15,604	IN0007	\$333,926,271	IN0008
<b>5. TOTAL OUTSTANDING INDIRECT LOANS (Sum of each column)</b>	<b>187,003</b>	<b>617A</b>	<b>\$5,909,974,270</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	0	SL0014	\$0	SL0015	0	SL0018	\$0	SL0019
2. Loans Purchased from Other Sources	29	SL0012	\$8,139,160	SL0013	522	SL0020	\$113,986,339	SL0021

LOANS SOLD	Year-to-date				Outstanding			
	Number	Account	Amount	Account	Number	Account	Amount	Account
3. Loans Sold	166	SL0022	\$51,787,233	SL0023				
4. First mortgage loans sold on the secondary market	166	SL0024	\$51,787,233	736				
5. Loans Transferred with Limited Recourse Qualifying for Sales Accounting	0	SL0026	\$0	819				
6. Real Estate Loans Sold with Servicing Retained	160	SL0028	\$50,116,902	SL0029	23,362	SL0030	\$4,747,715,203	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	\$69,168,855	SL0036	\$0	SL0037	\$1,204,593	SL0038	\$0	SL0039
9. Non-Federally Guaranteed Student Loans	\$0	691L7	\$0	SL0041	\$0	691N7	\$0	SL0043
10. 1- to 4-Family Residential Property	\$611,575,081	691L2	\$0	SL0045	\$16,556,908	691N2	\$0	SL0047
11. Commercial Loans excluding Construction & Development	\$57,845,987	691L8	\$0	SL0049	\$48,058,728	691N8	\$0	SL0051
12. Commercial Construction & Development	\$0	691L9	\$0	SL0053	\$14,065,491	691N9	\$0	SL0055
13. All Other	\$243,939,558	SL0056	\$0	SL0057	\$0	SL0058	\$0	SL0059
<b>14. TOTAL (Sum of each column)</b>	<b>\$982,529,481</b>	<b>691L</b>	<b>\$0</b>	<b>690</b>	<b>\$79,885,720</b>	<b>691N</b>	<b>\$0</b>	<b>691</b>

**SCHEDULE A  
LOANS, SUPPLEMENTAL INFORMATION AS OF: MARCH, 31 2023**

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

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	3,542	RL0001	\$1,418,345,943	RL0002	\$61,130,122	RL0003
	b. 15 Years or less	544	RL0004	\$86,518,748	RL0005	\$200,000	RL0006
2. Balloon/Hybrid	a. > 5 Years	1,089	RL0007	\$414,548,721	RL0008	\$237,200	RL0009
	b. 5 Years or less	628	RL0010	\$220,913,330	RL0011	\$0	RL0012
3. Adjustable Rate		550	RL0013	\$48,782,549	RL0014	\$0	RL0015
4. Total 1- to 4-family residential property loans/lines of credit secured by 1st lien (Sum of each column)				\$2,189,109,291	RL0016	\$61,567,322	RL0017

Must equal Account 703A on Schedule A, Section 1

**1- to 4-FAMILY RESIDENTIAL PROPERTY LOANS/LINES OF CREDIT SECURED BY JUNIOR LIEN**

5. Closed-End	a. Fixed Rate	668	RL0018	\$22,830,059	RL0019	\$5,045,225	RL0020
	b. Adjustable Rate	18	RL0021	\$1,479,912	RL0022	\$328,075	RL0023
6. Open-End	a. Fixed Rate	0	RL0024	\$0	RL0025	\$0	RL0026
	b. Adjustable Rate	7,047	RL0027	\$582,321,555	RL0028	\$9,740,494	RL0029
7. Total 1- to 4-family residential property loans/lines of credit secured by junior lien (Sum of each column)				\$606,631,526	RL0030	\$15,113,794	RL0031

Must equal Account 386A on Schedule A, Section 1

**ALL OTHER (NON-COMMERCIAL) REAL ESTATE**

8. Closed-End	a. Fixed Rate	8	RL0032	\$210,023	RL0033	\$0	RL0034
	b. Adjustable Rate	1	RL0035	\$15,356	RL0036	\$0	RL0037
9. Open-End	a. Fixed Rate	0	RL0038	\$0	RL0039	\$0	RL0040
	b. Adjustable Rate	1	RL0041	\$40,243	RL0042	\$0	RL0043
10. Total All Other (Non-Commercial) Real Estate Loans/Lines of Credit (Sum of each column)				\$265,622	RL0044	\$0	RL0045

Must equal Account 386B on Schedule A, Section 1

<b>11. TOTAL 1- to 4-FAMILY RESIDENTIAL PROPERTY AND ALL OTHER (NON-COMMERCIAL) REAL ESTATE LOANS/LINES OF CREDIT</b>	<b>14,096</b>	<b>RL0046</b>	<b>\$2,796,006,439</b>	<b>RL0047</b>	<b>\$76,681,116</b>	<b>RL0048</b>
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**ADDITIONAL 1- to 4-FAMILY RESIDENTIAL PROPERTY AND ALL OTHER (NON-COMMERCIAL) REAL ESTATE LOAN INFORMATION**

	Amount	Account
12. Balance Outstanding of 1- to 4-Family Residential Construction Loans	\$7,439,371	704A2
13. Amount of real estate loans reported in Account RL0047 above that contractually refinance, reprice or mature within the next 5 years	\$344,357,451	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	220	704C2	\$18,574,377	704C1	\$1,515,287	704C3



**SCHEDULE A**  
**LOANS, SUPPLEMENTAL INFORMATION AS OF: MARCH, 31 2023**

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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	20	143A3	\$32,463,664	143B3	3	143C3	\$4,313,104	143D3
b.	Secured by Farmland	0	961A5	\$0	042A5	0	099A5	\$0	463A5
c.	Secured by Multifamily	145	900M	\$291,017,309	400M	9	090M	\$26,202,000	475M
d.	Secured by Owner Occupied, Non-Farm, Non-Residential Property	221	900H2	\$170,926,853	400H2	2	090H2	\$6,950,000	475H2
e.	Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property	336	900J2	\$622,069,748	400J2	8	090J2	\$15,842,800	475J2
f.	<b>TOTAL COMMERCIAL REAL ESTATE SECURED</b> (Sum of each column)	722	900K2	\$1,116,477,574	718A3	22	090K2	\$53,307,904	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	203	900L2	\$23,966,899	400L2	10	090L2	\$2,913,901	475L2
i.	Unsecured Commercial Loans	2	900C5	\$45,577	400C5	0	090C5	\$0	475C5
j.	Unsecured Revolving Lines of Credit for Commercial Purposes	37	900C6	\$1,248,739	400C6	2	090C6	\$55,000	475C6
k.	<b>TOTAL COMMERCIAL LOANS TO MEMBERS</b> (Sum of each column)	964	900A1	\$1,141,738,789	400A1	34	090A1	\$56,276,805	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	0	900M1	\$0	400M1	0	090M1	\$0	475M1
d.	Secured by Owner Occupied, Non-Farm, Non-Residential Property	1	900H3	\$4,576,619	400H3	0	090H3	\$0	475H3
e.	Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property	11	900J3	\$53,269,368	400J3	0	090J3	\$0	475J3
f.	<b>TOTAL COMMERCIAL REAL ESTATE SECURED</b> (Sum of each column)	12	900K3	\$57,845,987	718A4	0	090K3	\$0	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	0	900L3	\$0	400L3	0	090L3	\$0	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)	12	900B1	\$57,845,987	400B1	0	090B1	\$0	475B1
<b>TOTAL COMMERCIAL LOANS</b> (Sum of Accounts 900A1 and 900B1 and Sum of Accounts 400A1 and 400B1)		976	900T1	\$1,199,584,776	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			\$309,784,133	CM0099
5. Outstanding commercial participations sold but retained servicing (including unfunded commitments)	20	1061A	\$64,688,682	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	\$1,203,575,527	400A



**SCHEDULE B**  
**INVESTMENTS, SUPPLEMENTAL INFORMATION AS OF: MARCH, 31 2023**

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		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	\$38,542,153	NV0015	\$35,335,744	NV0016
	b. Agency/GSE Non-Debenture Instruments - Guaranteed	\$0	NV0017	\$0	NV0018	\$807,403,873	NV0019	\$714,243,618	NV0020
	<b>c. TOTAL FEDERAL AGENCY SECURITIES - GUARANTEED</b>	\$0	NV0021	\$0	NV0022	\$845,946,026	NV0023	\$749,579,362	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	\$37,000,000	NV0071	\$28,300,535	NV0072
7. Debt Securities Issued by Depositories, Banks, and Credit Unions		\$0	NV0073	\$0	NV0074	\$9,268,983	NV0075	\$9,005,115	NV0076
8. All Other Held-to-Maturity or Available-for-Sale Debt Securities		\$0	NV0077	\$0	NV0078	\$30,227,615	NV0079	\$30,123,067	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	\$922,442,624	NV0083	\$817,008,079	NV0084

**SCHEDULE B**  
**INVESTMENTS, SUPPLEMENTAL INFORMATION AS OF: MARCH, 31 2023**

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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>	<b>\$0</b>	<b>NV0090</b>
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>	<b>\$0</b>	<b>NV0093</b>
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>	<b>\$0</b>	<b>NV0097</b>
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>	<b>\$0</b>	<b>NV0101</b>
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>		<b>\$0</b>	<b>NV0105</b>
10. Equity Securities	a. Common Stock	\$0	NV0106
	b. Registered Investment Companies	\$0	NV0107
	c. Other Equities	\$11,362,903	NV0108
	<b>d. Total Equity Securities - Must equal AS0055 on page 1 (Sum of NV0106, NV0107, and NV0108)</b>	<b>\$11,362,903</b>	<b>NV0109</b>
<b>11. Total Trading Debt and Equity Securities (Sum of NV0105 and NV0109)</b>		<b>\$11,362,903</b>	<b>NV0110</b>

**SCHEDULE B**  
**INVESTMENTS, SUPPLEMENTAL INFORMATION AS OF: MARCH, 31 2023**

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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	\$498,000	NV0111	\$0	NV0112	\$0	NV0113	\$0	NV0114	\$0	NV0115	\$498,000	NV0116
2. Equity Securities	\$0	AS0050	\$0	AS0051	\$0	AS0052	\$0	AS0053	\$11,362,903	AS0054	\$11,362,903	NV0122
3. Trading Debt Securities	\$0	AS0056	\$0	AS0057	\$0	AS0058	\$0	AS0059	\$0	AS0060	\$0	NV0128
4. Available-for-Sale Debt Securities	\$28,433,987	AS0062	\$15,935,507	AS0063	\$329,818,288	AS0064	\$434,541,843	AS0065	\$8,278,454	AS0066	\$817,008,079	NV0134
5. Held-to-Maturity Debt Securities	\$0	AS0068	\$0	AS0069	\$0	AS0070	\$0	AS0071	\$0	AS0072	\$0	NV0140
6. Other Investments	\$0	NV0141	\$25,860,582	NV0142	\$0	NV0143	\$0	NV0144	\$0	NV0145	\$25,860,582	NV0146
<b>7. Total (Sum items 1 - 6)</b>	\$28,931,987	NV0153	\$41,796,089	NV0154	\$329,818,288	NV0155	\$434,541,843	NV0156	\$19,641,357	NV0157	\$854,729,564	NV0158

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

**SCHEDULE B**  
**INVESTMENTS, SUPPLEMENTAL INFORMATION AS OF: MARCH, 31 2023**

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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	\$145,117,000	788
<b>Gain (Loss) on Investments</b>		
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 and changes in fair value of hedged items (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.

	Amount	Account
<b>Other Than Temporary Impairment Information - Already reported in Account NV0159, NV0160, or NV0161</b>		
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

**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
10. a. Securities					\$40,965,088	789C
b. Other Investments					\$0	789D
c. Other Assets						
i. Split Dollar Life Insurance Arrangements						
a) Collateral Assignment	\$0	NV0169	\$7,742,053	NV0170	\$7,742,053	789E
b) Endorsement	\$0	NV0172	\$0	NV0173	\$0	789E1
ii. Other Insurance					\$843,670	789E2
iii. Other Non-insurance					\$4,738,699	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>					\$54,289,510	789G

**Charitable Donation Accounts**

	Recorded Value	Account
11. 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: MARCH, 31 2023**

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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		\$116,161,316	814K
2. Unfunded Commitments for All Remaining Loans (Non-Commercial Loans)	a. Revolving Open-End lines secured by 1- to 4-Family Residential Properties	\$299,494,314	811D
	b. Credit Card Lines	\$482,100,944	812C
	c. Unsecured Share Draft Lines of Credit	\$236,185,627	815C
	d. Unused Overdraft Protection Program	\$337,038,047	822C
	e. Other Unfunded Commitments	\$31,928,802	816B5
	f. <b>Total Unfunded Commitments for Non-Commercial Loans (Sum of items 2a through 2e)</b>	<b>\$1,386,747,734</b>	<b>816T</b>
<b>3. Total Unfunded Commitments for all loan types (Sum of Accounts 814K and 816T)</b>		<b>\$1,502,909,050</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		\$1,055,324,618	LQ0013
2. Conditionally Cancelable Unfunded Commitments	a. Commercial Loans	\$116,161,317	LQ0014
	b. Consumer Loans - Secured and Real Estate	\$299,494,313	LQ0015
	c. Consumer Loans - Unsecured	\$31,928,802	LQ0016
	d. <b>Total Conditionally Cancelable Unfunded Commitments (Sum of Accounts LQ0014, LQ0015, and LQ0016)</b>	<b>\$447,584,432</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		\$30,000,000	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: MARCH, 31 2023**

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

	Amount	Account
1. Other Contingent Liabilities	\$800,000	818A

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

		Total Borrowing Capacity	Account	Draws Against Borrowing Capacity	Account	Assets Pledged to Secure Borrowing Capacity	Account
1. Borrowing Arrangements	a. Corporate Credit Unions	\$0	884	\$0	885A	\$0	LQ0035
	b. Natural Person Credit Unions	\$100,200,000	884C	\$100,200,000	885A1	\$0	LQ0039
	c. Federal Home Loan Bank	\$1,579,474,756	LQ0040	\$360,000,000	885A3	\$2,679,737,328	LQ0043
	d. Central Liquidity Facility	\$0	LQ0060	\$0	LQ0044	\$0	LQ0045
	e. FRB - excludes amounts reported in Account LC0085 below	\$0	LQ0061	\$0	LQ0046	\$4,313,895,580	LQ0047
	i. FRB Paycheck Protection Program Lending Facility loans	\$0	LQ0062	\$0	LC0085	\$0	LC0047
	f. Other Sources	\$9,800,000	884D	\$9,800,000	885A2	\$0	LQ0053
	g. <b>Total Borrowings &amp; Assets Pledged</b> (Sum of each column)	\$1,689,474,756	881	\$470,000,000	885A4	\$6,993,632,908	878

Must agree to Account LQ0860 on Schedule C, Section 5

**Additional Borrowing Arrangements Information**

	Amount	Account
2. Amount of Borrowings Callable by Lender	\$0	865A

**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 Borrowing Capacity	\$300,000,000	883A	\$60,000,000	883B1	\$0	883B2	\$360,000,000	883C
2. Borrowings from Repurchase Transactions	\$0	058A	\$0	058B1	\$0	058B2	\$0	058C
3. Subordinated Debt	\$0	867A	\$0	867B1	\$110,000,000	867B2	\$110,000,000	867C
4. <b>TOTAL BORROWINGS</b> (Sum of each column)	\$300,000,000	860A	\$60,000,000	860B1	\$110,000,000	860B2	\$470,000,000	LQ0860

**SCHEDULE D**  
**SHARES, SUPPLEMENTAL INFORMATION, AS OF: MARCH, 31 2023**

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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)		762,788	<b>083</b>
2. Number of potential members		21,307,252	<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	395,973	<b>452</b>	\$2,636,599,378	<b>902A</b>					\$2,636,599,378	<b>902</b>	
2. Regular Shares	606,893	<b>454</b>	\$2,935,187,645	<b>657A</b>					\$2,935,187,645	<b>657</b>	
3. Money Market Shares	36,372	<b>458</b>	\$2,176,059,821	<b>911A</b>					\$2,176,059,821	<b>911</b>	
4. Share Certificates	49,069	<b>451</b>	\$1,254,518,026	<b>908A</b>	\$581,524,482	<b>908B1</b>	\$123,872,158	<b>908B2</b>	\$1,959,914,666	<b>908C</b>	
5. IRA/KEOGH Accounts	18,869	<b>453</b>	\$320,640,302	<b>906A</b>	\$78,557,207	<b>906B1</b>	\$24,616,520	<b>906B2</b>	\$423,814,029	<b>906C</b>	
6. All Other Shares	184	<b>455</b>	\$755,737	<b>630A</b>	\$0	<b>630B1</b>	\$0	<b>630B2</b>	\$755,737	<b>630</b>	
<b>7. TOTAL SHARES</b> (Sum of each column)	<b>1,107,360</b>	<b>966</b>	<b>\$9,323,760,909</b>	<b>013A</b>	<b>\$660,081,689</b>	<b>013B1</b>	<b>\$148,488,678</b>	<b>013B2</b>	<b>\$10,132,331,276</b>	<b>SH0013</b>	
8. Nonmember Deposits	11	<b>457</b>	\$489,604	<b>880A</b>	\$85,296,000	<b>880B1</b>	\$59,821,000	<b>880B2</b>	\$145,606,604	<b>SH0880</b>	
<b>9. TOTAL SHARES and DEPOSITS</b> (Sum of items 7 and 8)	<b>1,107,371</b>	<b>460</b>	<b>\$9,324,250,513</b>	<b>018A</b>	<b>\$745,377,689</b>	<b>018B1</b>	<b>\$208,309,678</b>	<b>018B2</b>	<b>\$10,277,937,880</b>	<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		\$50,939,060	<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)		\$1,357,518,486	<b>638</b>
14. Dollar Amount of IRA/Keogh share and IRA/Keogh share certificate accounts = or > \$100,000		\$185,641,364	<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		\$629,529,740	<b>643</b>
17. Negative Shares Included in All Other Unsecured Loans/Lines of Credit on Page 6		\$2,711,427	<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	\$825,104,328	<b>065A4</b>
2. Uninsured Nonmember Shares and Deposits	\$145,356,604	<b>067A2</b>
3. Total Uninsured Shares and Deposits (Sum of Accounts 065A4 and 067A2)	\$970,460,932	<b>068A</b>
4. Total Insured Shares and Deposits (Account 018 less Account 068A)	\$9,307,476,948	<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: MARCH, 31 2023**

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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)	2,254	564A
	b. Part-Time (25 hours or less per week)	27	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?		Yes	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		506	928

<b>SECTION 5 - CREDIT UNION SERVICE ORGANIZATIONS (CUSOs) (This schedule must be completed by all credit unions, if applicable.)</b>		
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	\$19,419,716	851
2. Total Amount loaned to CUSOs	\$20,000,000	852
3. Total Aggregate Cash Outlay in CUSOs	\$8,458,867	853



**SCHEDULE F**  
**DERIVATIVE TRANSACTIONS REPORT AS OF: MARCH, 31 2023**

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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			\$75,145,470	DT0015	\$139,415	DT0016	
<b>5. Total Derivatives</b> (Sum of each column)			<b>\$75,145,470</b>	<b>1030</b>	<b>\$139,415</b>	<b>1030C</b>	

**SCHEDULE G**  
**CAPITAL ADEQUACY WORKSHEET AS OF: MARCH, 31 2023**

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**A credit union is not required to provide input on this schedule unless it has chosen an alternative total assets option offered in Accounts 010A, 010B, or 010C to calculate the Net Worth Ratio, made a one-time adjustment to Undivided Earnings due to the adoption of ASC Topic 326 prior to 1/1/23 or a CECL transitional amount to report in NW0002, completed a merger or acquisition after 12/31/2008, or Subordinated Debt included in Net Worth to report in Account 925A. Information entered on other schedules will populate items below in the CUOnline system, excluding Accounts 1004A, 1004B, 1004C, optional Accounts 010A, 010B, and 010C, and ASC Topic 326 Accounts NW0001, NW0002.**

<b>SECTION 1 - ASC TOPIC 326: FINANCIAL INSTRUMENTS - CREDIT LOSSES (CECL) - Complete these rows if you have adopted CECL</b>		
	<b>Amount</b>	<b>Account</b>
1. Select the date of adoption of ASC Topic 326 - Financial Instruments - Credit Losses (CECL)	01/01/2023	<b>NW0001</b>
2. One-time Adjustment to Undivided Earnings for those credit unions that early adopted CECL or CECL Transitional Amount (as determined under 702.703(b))	\$100,000,000	<b>NW0002</b>

<b>SECTION 2 - NET WORTH CALCULATION</b>		
	<b>Amount</b>	<b>Account</b>
1. Undivided Earnings	\$941,741,043	<b>940</b>
2. Appropriation for Non-Conforming Investments (State Credit Union ONLY)		<b>668</b>
3. Other Reserves (Appropriations of Undivided Earnings)	\$0	<b>658</b>
4. Net Income (unless this amount is already included in Undivided Earnings)	\$0	<b>602</b>
5. CECL Transition Provision (as determined under 702.703(c))	\$100,000,000	<b>NW0004</b>
6. Subordinated Debt or Grandfathered Secondary Capital included in Net Worth	\$110,000,000	<b>925A</b>
7. Adjusted Retained Earnings acquired through Business Combinations	<b>Amount</b>	<b>Account</b>
a. Prior Quarter-End Adjusted Retained Earnings acquired through Business Combinations	\$66,896,234	<b>1004A</b>
b. Adjustments made to Retained Earnings acquired through Business Combinations during current quarter (See Instructions)	\$0	<b>1004B</b>
c. Adjusted Gain from Bargain Purchase due to Business Combinations completed during current quarter (See Instructions)	\$0	<b>1004C</b>
d. Current Quarter's Total Adjusted Retained Earnings acquired through Business Combinations (Accounts 1004A + 1004B - 1004C)	\$66,896,234	<b>1004</b>
<b>8. TOTAL NET WORTH (Sum of Accounts 940, 668, 658, 602, NW0004, 925A, and 1004)</b>	\$1,218,637,277	<b>997</b>

These fields will pre-populate.

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

**SECTION 3 - TOTAL ASSETS CALCULATION**  
Total Assets Election - NCUA regulations 702.2 allows credit unions to measure total assets for purposes of calculating the net worth ratio in one of 4 ways: 1) average quarterly balance, 2) average monthly balance, 3) average daily balance, or 4) quarter-end balance. **If you elect to measure total assets using the quarter-end balance do not enter an amount in Accounts 010A, 010B, or 010C.** If you elect to measure total assets using one of the other methods, enter the amount in Account 010A, 010B, or 010C.

	<b>Amount</b>	<b>Account</b>
1. Average of Daily Assets over the calendar quarter	\$0	<b>010A</b>
2. Average of the three month-end balances over the calendar quarter	\$0	<b>010B</b>
3. The average of the current and three preceding calendar quarter-end balances	\$0	<b>010C</b>
4. Total Assets (Acct 010) excluding SBA PPP loans pledged as collateral to the FRB PPP Lending Facility (LC0047) and including the CECL Transition Provision (NW0004)	\$11,849,750,030	<b>NW0010</b>

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. The amount reported will be automatically adjusted to exclude SBA PPP loans pledged as collateral to the FRB PPP Lending Facility (Acct LC0047) and include the CECL transition provision (Acct NW0004) when calculating the net worth ratio (Account 998).

<b>SECTION 4 - NET WORTH RATIO, RISK-BASED CAPITAL RATIO, AND NET WORTH CLASSIFICATION</b>			
	<b>Amount</b>	<b>Applicability</b>	<b>Account</b>
1. Net Worth Ratio (Account 997 divided by Account NW0010, (010A-LC0047+NW0004), (010B-LC0047+NW0004), or (010C-LC0047+NW0004))	10.28		<b>998</b>
2. Risk-Based Capital Ratio (Credit unions with total assets over \$500 million that did not opt in to CCULR)	0.00	NA Elected CCULR	<b>RB0172</b>
<b>NET WORTH CLASSIFICATION</b>			<b>Account</b>
3. Net Worth Classification if credit union is not new (Based upon Call Report data only--See instructions.)		Well Capitalized	<b>700</b>
4. 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	<b>701</b>

**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?	Yes	LR0001
2. If 'Yes' to question 1, is your credit union continuing to elect the CCULR framework under the Grace Period?	No	LR0008

<b>Eligibility</b>	<b>Eligibility</b>	<b>Account</b>
3. Total Assets (Credit unions with total assets greater than \$500,000,000)	\$11,749,750,030	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			10.28	998
5. Off-Balance sheet exposures (Requires 25% or less of Total Assets)	\$447,584,432	LR0002	3.80	LR0003
6. Trading Assets and Trading Liabilities (Requires 5% or less of Total Assets)	\$11,362,903	LR0004	0.09	LR0005
7. Goodwill and Other Intangible Assets (Requires 2% or less of Total Assets)	\$46,652,974	LR0006	0.39	LR0007

**SCHEDULE I**  
**RISK-BASED CAPITAL CALCULATION AS OF: MARCH, 31 2023**

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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	\$941,741,043	940
2.	Appropriations for non-conforming investments		668
3.	Other reserves	\$0	658
4.	Equity acquired in merger	\$66,896,234	658A
5.	Net income	\$0	602
6.	<b>Total Equity (Sum of Accounts 940, 668, 658, 658A, and 602)</b>	<b>\$1,008,637,277</b>	<b>RB0001</b>

**ADDITIONS**

7.	Allowance for Credit Losses (Sum of Accounts 719, AS0048, AS0041, and LI0003)	\$137,164,841	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>\$137,164,841</b>	<b>RB0005</b>

**DEDUCTIONS**

11.	NCUSIF capitalization deposit	\$94,058,254	794
12.	Goodwill	\$35,151,174	009D2
	a. Less: Excluded Goodwill	\$0	RB0006
13.	Other intangible assets	\$11,501,801	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>\$140,711,229</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>\$1,005,090,889</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>\$1,005,090,889.00</b>	<b>RB0012</b>

**SCHEDULE I**  
**RISK-BASED CAPITAL CALCULATION AS OF: MARCH, 31 2023**

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	Adjustments 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>
	\$194,918,821	\$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>
	\$828,370,982	\$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>
	\$25,860,582	\$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>
	\$854,231,564	\$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>
	\$2,189,109,293	\$0	\$0			\$0	\$0	\$0
23. Junior-Lien Residential Real Estate Loans	<b>386A</b>	<b>RB0056</b>	<b>RB0057</b>					<b>RB0058</b>
	\$606,631,525	\$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>
	\$6,176,701,292	\$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>
	\$1,199,584,776	\$0	\$0	\$0	\$0			\$0
26. Loans held for sale	<b>003</b>	<b>RB0075</b>						
	\$40,354,023	(\$40,354,023)						
27. Less: Allowance for Credit Losses (Loans)	<b>RB0177</b>	<b>RB0076</b>	<b>RB0077</b>	<b>RB0078</b>				
	\$137,164,841	\$0	\$137,164,841	\$137,164,841				
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>
	\$10,075,216,068	(\$40,354,023)	(\$137,164,841)	(\$137,164,841)	\$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>
	\$625,383,577	\$0	\$140,711,229	\$140,711,229.00				\$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>
	\$11,749,750,030		\$3,546,388	\$3,546,388	\$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: MARCH, 31 2023**

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: MARCH, 31 2023**

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 \$116,161,317	50%	RB0123 \$0.00	<div style="border: 1px solid black; padding: 10px; width: fit-content;">                     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 \$299,494,313	10%	RB0125 \$0.00						RB0126 \$0.00
34. Unfunded Commitment - Consumer Loans - Unsecured	LQ0016 \$31,928,802	10%	RB0129 \$0.00						RB0132 \$0.00
35. Federal Home Loan Bank under the MPF program	LQ0021 \$0	20%	RB0131 \$0.00						RB0135 \$0.00
36. All other off-balance sheet exposures (Sum of LQ0020, LQ0022, LQ0023, LQ0026, LQ0027, LQ0028, LQ0029, and LQ0030)	RB0133 \$30,000,000.00	100%	RB0134 \$0.00						RB0145 \$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. TOTAL OFF-BALANCE SHEET AND DERIVATIVE CREDIT EQUIVALENT AMOUNTS (Sum each column)			RB0153 \$0.00	RB0154 \$0.00	RB0155 \$0.00	RB0156 \$0.00	RB0157 \$0.00	RB0158 \$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)	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: MARCH, 31 2023**

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		<b>RB0124</b>		
		\$0.00		
33. Unfunded Commitment - Consumer Loans - Secured & RE	<b>RB0127</b>	<b>RB0128</b>		
	\$0.00	\$0.00		
34. Unfunded Commitment - Consumer Loans - Unsecured		<b>RB0130</b>		
		\$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)	<b>RB0136</b>	<b>RB0137</b>	<b>RB0138</b>	<b>RB0139</b>
	\$0.00	\$0.00	0.00	\$0.00
37. Over-the-counter derivatives	<b>RB0146</b>	<b>RB0147</b>		
	\$0.00	\$0.00		
38. Centrally cleared derivatives				
39. <b>TOTAL OFF-BALANCE SHEET AND DERIVATIVE CREDIT EQUIVALENT AMOUNTS</b> (Sum each column)	<b>RB0159</b>	<b>RB0160</b>		<b>RB0161</b>
	\$0.00	\$0.00		\$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)	<b>RB0167</b>	<b>RB0168</b>		<b>RB0169</b>
	\$0.00	\$0.00		\$0.00

**Risk-Based Capital Ratio Totals**

41. <b>TOTAL ON-BALANCE SHEET ASSETS AND OFF-BALANCE SHEET CREDIT EQUIVALENT AMOUNTS</b> (Sum of RB0099 and RB0153)	<b>RB0170</b>
	\$11,749,750,030.00
42. <b>TOTAL RISK-WEIGHTED ASSETS</b> (Sum of RB0112 and RB0162)	<b>RB0171</b>
	\$0.00
43. <b>TOTAL RISK-BASED CAPITAL RATIO</b> (RB0012 divided by RB0171)	<b>RB0172</b>
	0.00