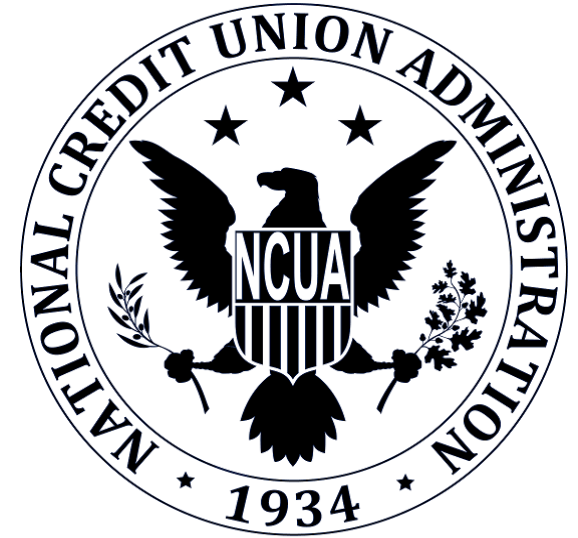


**NATIONAL CREDIT UNION ADMINISTRATION  
ALEXANDRIA, VA 22314-3428  
OFFICIAL BUSINESS**

# **Call Report Form 5300**

**Effective March 31, 2025 Until Superseded**

Version 2025.1



**TO THE BOARD OF DIRECTORS:**

This booklet contains the Call Report, Form 5300. This form is effective March 31, 2025 until superseded.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](#)

**CERTIFICATION OF NCUA 5300 CALL REPORT AS OF: SEPTEMBER, 30 2025**

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: Lux  
Please Print

First Name: Stefanie  
Please Print

Last Name: \_\_\_\_\_  
(Signature)

First Name: \_\_\_\_\_  
(Signature)

Date: 10/9/2025

Validation Date: 10/9/2025

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

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
---	---	---	---	---

Cash and Investment Information

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
--	---	---	------------------------------------

Loan Information

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

Other Schedules

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

STATEMENT OF FINANCIAL CONDITION AS OF: SEPTEMBER, 30 2025

This page must be completed by all credit unions.

Back to Navigation

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	\$1,184,807	AS0004
	b.	Cash Items in Process of Collection	\$0	AS0005
	c.	Total Cash on Hand	\$1,184,807	730A
2. Cash on Deposit (Amounts Deposited in Financial Institutions)	a.	Cash on Deposit in Corporate Credit Unions	\$1,663,365	730B1
	b.	Cash on Deposit in a Federal Reserve Bank	\$0	AS0003
	c.	Cash on Deposit in Other Financial Institutions	\$80,127	730B2
	d.	Total Cash on Deposit (Amounts Deposited in Financial Institutions)	\$1,743,492	730B
3. Time deposits in commercial banks, S&Ls, savings banks, natural person credit unions, or corporate credit unions			\$8,477,999	AS0007
4. All other deposits			\$0	AS0008
5. TOTAL CASH AND OTHER DEPOSITS (Sum of Accounts 730A, 730B, AS0007, and AS0008)			\$11,406,298	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 <sup>1</sup> , at fair value			\$0	AS0067
Enter an amount in Account AS0042 if you have adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL), as applicable.				
	Amount	Account		
9. (Allowance for Credit Losses on Available-for-Sale Debt Securities)			\$0	AS0042
10. Held-to-Maturity Debt Securities <sup>2</sup>			\$3,196,000	AS0073
Enter an amount in Account AS0041 if you have adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL), as applicable.				
11. Allowance for Credit Losses on Held-to-Maturity Debt Securities			\$0	AS0041
12. TOTAL INVESTMENT SECURITIES (Sum of Accounts AS0055, AS0061, AS0067, and AS0073 less AS0041)			\$3,196,000	AS0013

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

			Amount	Account
13. Other Investments	a.	Nonperpetual Capital Account	\$0	769A
	b.	Perpetual Contributed Capital	\$112,088	769B
	c.	All other investments	\$0	AS0016
14. TOTAL OTHER INVESTMENTS (Sum of Accounts 769A, 769B, and AS0016)			\$112,088	AS0017

<sup>1</sup> Also complete line 9 (Account AS0042) if you have adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL).  
<sup>2</sup> Also complete line 11 (Account AS0041) if you have adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL).

STATEMENT OF FINANCIAL CONDITION AS OF: SEPTEMBER, 30 2025*This page must be completed by all credit unions.*[Back to Navigation Page](#)**ASSETS -- CONTINUED****LOANS HELD FOR SALE:**

	Amount	Account
15. 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
16. TOTAL LOANS & LEASES	5,312	025A	\$84,689,489	025B
17. Less: Allowance for Loan & Lease Losses - Skip to Item 18 if you have adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL).			\$0	719
18. Less: Allowance for Credit Losses on Loans & Leases - Enter an amount if you have adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL)			\$192,279	AS0048

**OTHER ASSETS:**

		Amount	Account
19. Foreclosed and Repossessed Assets	a. Commercial	\$0	AS0022
	b. Consumer Real Estate	\$146,568	AS0023
	c. Consumer Vehicle	\$240,095	AS0024
	d. Consumer Other	\$0	AS0025
	e. Total Foreclosed and Repossessed Assets	\$386,663	798A
20. Land and Building		\$5,109,812	007
21. Other Fixed Assets		\$450,286	008
22. NCUA Share Insurance Capitalization Deposit		\$861,537	794
23. Other Assets	a. Goodwill	\$0	009D2
	b. Mortgage servicing assets	\$0	779
	c. Other Intangible Assets	\$0	AS0032
	d. Accrued Interest on Loans & Leases	\$287,110	009A
	e. Accrued Interest on Investments	\$27,103	009B
	f. All Other Assets	\$1,044,080	009C
	g. Total Other Assets	\$1,358,293	AS0036
24. TOTAL ASSETS (Sum of Accounts AS0009, AS0013, AS0017, 003, 025B less 719 and AS0048, 798A, 007, 008, 794 and AS0036)		\$107,378,187	010

Must equal Account 014 on Page 3

STATEMENT OF FINANCIAL CONDITION AS OF: **SEPTEMBER, 30 2025***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	\$1,331,586	825
2. Accrued Dividends & Interest Payable on Shares & Deposits	\$0	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	\$0	860C

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

	Amount	Account
5. Member Shares of All Types	\$91,260,093	013
6. Nonmember Deposits	\$2,950,747	880
7. Total Shares and Deposits (Sum of Accounts 013 and 880)	\$94,210,840	018
8. <b>TOTAL LIABILITIES</b> (Sum of Account 825, 820A, LI0003, 860C, and 018)	\$95,542,426	LI0069

**EQUITY:**

	Amount	Account
9. Undivided Earnings	\$11,578,743	940
10. Other Reserves (Appropriations of Undivided Earnings)	\$0	658
11. Appropriation for Non-Conforming Investments ( <b>State Credit Unions ONLY</b> )	\$0	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 adopted ASC Topic 326 Financial Instruments - Credit Losses (CECL)	\$0	945C
16. Accumulated Unrealized Gains (Losses) on Available for Sale Debt Securities	\$0	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)	\$257,018	602
19. <b>TOTAL LIABILITIES, SHARES, AND EQUITY</b> (Sum of Accounts LI0069, 940, 658, 668, 658A, 996, 945A, 945B, 945C, EQ0009, and 602)	\$107,378,187	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

INTEREST INCOME YEAR-TO-DATE				Amount	Account
1. Interest on Loans and Leases (Excluding interest refunds)				\$4,438,642	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)				\$424,170	120
4. Other Interest Income				\$0	IS0005
5. TOTAL INTEREST INCOME (Account 110 less Account 119 plus Account 120 and IS0005)				\$4,862,812	115
INTEREST EXPENSE YEAR-TO-DATE					
6. Dividends on Shares (Includes dividends earned during current period)				\$1,042,345	380
7. Interest on Deposits (Total interest expense for deposit accounts) (State Credit Union ONLY)				\$27,990	381
8. Interest on Borrowed Money				\$2,261	340
9. TOTAL INTEREST EXPENSE (Sum of Accounts 380, 381 and 340)				\$1,072,596	350
10. NET INTEREST INCOME (Account 115 less Account 350)				\$3,790,216	IS0010
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	\$137,595	IS0011	
	b.	AFS Debt Securities	\$0	IS0012	
	c.	HTM Debt Securities	\$0	IS0013	
	d.	Off-Balance Sheet Credit Exposures	\$0	IS0016	
	e.	Total Credit Loss Expense	\$137,595	IS0017	

[Continue to page 5](#)



**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	\$599,994	131
14. Other Income (Includes unconsolidated CUSO Income)	\$831,829	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	\$0	IS0047
17. Gain (Loss) on Derivatives	\$0	421
18. Gain (Loss) on Disposition of Fixed Assets	-\$194,359	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>\$1,237,464</b>	<b>117</b>
<b>NON-INTEREST EXPENSE YEAR-TO-DATE</b>		
24. Employee Compensation and Benefits	\$1,757,627	210
25. Travel and Conference Expense	\$186,788	230
26. Office Occupancy Expense	\$303,515	250
27. Office Operations Expense	\$877,041	260
28. Educational and Promotional Expenses	\$236,921	270
29. Loan Servicing Expense	\$491,239	280
30. Professional and Outside Services	\$692,506	290
31. Member Insurance Expense	\$244	310
32. Operating Fees (Examination and/or supervision fees)	\$26,250	320
33. Miscellaneous Non-Interest Expense	\$60,935	360
<b>34. TOTAL NON-INTEREST EXPENSE (Sum of Accounts 210, 230, 250, 260, 270, 280, 290, 310, 320 and 360)</b>	<b>\$4,633,066</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>\$257,019</b>	<b>661A</b>

**SCHEDULE A**  
**LOANS, SUPPLEMENTAL INFORMATION AS OF: SEPTEMBER, 30 2025**

[Back to Navigation Page](#)**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 16. 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	17.99	521	1,430	993	\$2,082,521	396
2. Payday Alternative Loans (PALs I and PALs II) (FCU Only)		522A		994A		397A
3. Non-Federally Guaranteed Student Loans	0.00	595A	0	963A	\$0	698A
4. All Other Unsecured Loans/Lines of Credit	13.51	522	966	994	\$1,848,426	397
5. New Vehicle Loans	6.05	523	477	958	\$17,208,731	385
6. Used Vehicle Loans	7.06	524	1,611	968	\$33,269,796	370
7. Leases Receivable	0.00	565	0	954	\$0	002
8. All Other Secured Non-Real Estate Loans/Lines of Credit	8.36	595B	543	963C	\$11,772,602	698C
9. Loans/Lines of Credit Secured by a First Lien on a single 1- to 4-Family Residential Property	5.93	563A	193	959A	\$14,298,589	703A
10. Loans/Lines of Credit Secured by a Junior Lien on a single 1- to 4-Family Residential Property	6.92	562A	77	960A	\$3,728,930	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	0.00	525	0	900K4	\$0	718A5
13. Commercial Loans/Lines of Credit Not Real Estate Secured	7.57	526	15	900P	\$479,894	400P
14. <b>TOTAL LOANS AND LEASES (Sum of items 1 - 13.)</b>			5,312	025A1	\$84,689,489	025B1

LOANS GRANTED	Number	Account	Amount	Account
15. Loans Granted Year-to-Date	1,072	031A	\$26,207,143	031B
a. Payday Alternative Loans (PALs I and PALs II) Granted Year-to-Date (also include amount in item 15) (FCU Only)		031C		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	0	LN0053	\$0	LN0054	\$0	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

**SCHEDULE A**  
**LOANS, SUPPLEMENTAL INFORMATION AS OF: SEPTEMBER, 30 2025**

[Back to Navigation Page](#)

SECTION 2 - DELINQUENT LOANS & LEASES											Total Amount of Loans Delinquent 60+ Days		Total Number of Loans Delinquent 60+ Days	
	30 - 59 days	Account	60 - 89 days	Account	90 - 179 days	Account	180 - 359 days	Account	>=360 days	Account		Account		Account
<b>Non-Commercial Loans/Lines of Credit</b>														
1. Unsecured Credit Card Loans	\$37,210	024B	\$14,130	DL0002	\$0	026B	\$0	027B	\$0	028B	\$14,130	045B	2	045A
2. Payday Alternative Loans (PALs loans) (FCU Only)		089B		DL0009		127B		128B		129B		130B		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	\$50,309	DL0022	\$13,198	DL0023	\$0	DL0024	\$0	DL0025	\$0	DL0026	\$13,198	DL0027	7	DL0028
5. New Vehicle Loans	\$762,950	020C1	\$0	DL0030	\$0	021C1	\$0	022C1	\$0	023C1	\$0	041C1	0	035E1
6. Used Vehicle Loans	\$1,178,234	020C2	\$2,382	DL0037	\$0	021C2	\$0	022C2	\$0	023C2	\$2,382	041C2	1	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	\$112,880	DL0050	\$0	DL0051	\$0	DL0052	\$0	DL0053	\$0	DL0054	\$0	DL0055	0	DL0056
9. Secured by 1st Lien on a single 1- to 4-Family Residential Property	\$641,638	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	\$19,485	DL0064	\$0	DL0065	\$0	DL0066	\$0	DL0067	\$0	DL0068	\$0	DL0069	0	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>\$2,802,706</b>	<b>020B</b>	<b>\$29,710</b>	<b>DL0141</b>	<b>\$0</b>	<b>021B</b>	<b>\$0</b>	<b>022B</b>	<b>\$0</b>	<b>023B</b>	<b>\$29,710</b>	<b>041B</b>	<b>10</b>	<b>041A</b>

**SCHEDULE A**  
**LOANS, SUPPLEMENTAL INFORMATION AS OF: SEPTEMBER, 30 2025**

[Back to Navigation Page](#)
**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)	\$0	DL0142
	b.	Indirect Loans (Account 618A)	\$0	041E
	c.	Whole or Partial Loans Purchased Under 701.23	\$0	DL0144
23. Amount of Non-Commercial Loans in Non-Accrual Status			\$29,711	DL0145
24. Amount of Commercial Loans in Non-Accrual Status			\$0	DL0146
25. Total outstanding balances of loans affected by bankruptcy claims			\$39,882	971
			Number	Account
26. Total outstanding Troubled Debt Restructured loans (if Account 010 is less than \$10 million and you have not adopted CECL) or Modifications to Borrowers Experiencing Financial Difficulty (if Account 010 is \$10 million or greater )		37	1000F	\$786,855
Complete Item 27 if you have adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL) and reported Modifications to Borrowers Experiencing Financial Difficulty in Item 26, as applicable				
27. Borrower Experiencing Financial Difficulty Not in Compliance with Modified Loan Terms		0	DL0148	\$0
				DL0149

**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		\$20,299	680	\$5,182	681
2. Payday Alternative Loans (PALs I and PALs II) (FCU Only)			136		137
3. Non-Federally Guaranteed Student Loans		\$0	550T	\$0	551T
4. All Other Unsecured Loans/Lines of Credit		\$44,028	CH0007	\$8,463	CH0008
5. New Vehicle Loans		\$37,636	550C1	\$5,862	551C1
6. Used Vehicle Loans		\$61,471	550C2	\$33,612	551C2
7. Leases Receivable		\$0	550D	\$0	551D
8. All Other Secured Non-Real Estate Loans/Lines of Credit		\$14,902	CH0015	\$4,503	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		\$0	CH0021	\$0	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. Total Charge Offs and Recoveries (Sum of items 1 - 20)		\$178,336	550	\$57,622	551
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)	\$0	550F	551F
	b.	Indirect Loans (Account 618A)	\$0	550E	551E
	c.	Whole or Partial Loans Purchased Under 701.23	\$0	CH0047	CH0048

SCHEDULE A  
LOANS, SUPPLEMENTAL INFORMATION AS OF: SEPTEMBER, 30 2025

[Back to Navigation Page](#)

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	17	995	\$256,408	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%		567
	b.	Aggregate weighted average interest rate for the loans with interest rates that exceed 15%		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	\$0	PC0006
5. Total PCD Debt Securities	\$0	PC0007	\$0	PC0008	\$0	PC0009	\$0	PC0010

SCHEDULE A  
LOANS, SUPPLEMENTAL INFORMATION AS OF: SEPTEMBER, 30 2025

[Back to Navigation Page](#)

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	0	IN0001	\$0	IN0002
2. First Lien and Junior Lien Residential Loans	0	IN0003	\$0	IN0004
3. Commercial Loans	0	IN0005	\$0	IN0006
4. All Other Loans	0	IN0007	\$0	IN0008
5. TOTAL OUTSTANDING INDIRECT LOANS (Sum of each column)	0	617A	\$0	618A

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	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				
Report additional information about Loans Sold (already reported in Accounts SL0022 and SL0023) in the items below										
	a.	First mortgage loans sold on the secondary market	0	SL0024	\$0	736				
	b.	Loans Transferred with Limited Recourse Qualifying for Sales Accounting	0	SL0026	\$0	819				
	c.	Real Estate Loans Sold with Servicing Retained	0	SL0028	\$0	SL0029	0	SL0030	\$0	779A
	d.	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
4. Vehicle - Non-commercial	\$0	SL0036	\$0	SL0037	\$0	SL0038	\$0	SL0039
5. Non-Federally Guaranteed Student Loans	\$0	691L7	\$0	SL0041	\$0	691N7	\$0	SL0043
6. 1- to 4-Family Residential Property	\$0	691L2	\$0	SL0045	\$0	691N2	\$0	SL0047
7. Commercial Loans excluding Construction & Development	\$0	691L8	\$0	SL0049	\$0	691N8	\$0	SL0051
8. Commercial Construction & Development	\$0	691L9	\$0	SL0053	\$0	691N9	\$0	SL0055
9. All Other	\$0	SL0056	\$0	SL0057	\$0	SL0058	\$0	SL0059
10. TOTAL (Sum of each column)	\$0	691L	\$0	690	\$0	691N	\$0	691

**SCHEDULE A**  
**LOANS, SUPPLEMENTAL INFORMATION AS OF: SEPTEMBER, 30 2025**

[Back to Navigation Page](#)**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	30	RL0001	\$2,565,474	RL0002	\$0	RL0003
	b.	15 Years or less	143	RL0004	\$11,733,116	RL0005	\$649,638	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			0	RL0013	\$0	RL0014	\$0	RL0015
4. Total 1- to 4-family residential property loans/lines of credit secured by 1st lien (Sum of each column)					\$14,298,590	RL0016	\$649,638	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	25	RL0018	\$1,162,432	RL0019	\$513,500	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	52	RL0027	\$2,566,498	RL0028	\$1,886,462	RL0029
7. Total 1- to 4-family residential property loans/lines of credit secured by junior lien (Sum of each column)					\$3,728,930	RL0030	\$2,399,962	RL0031

Must equal Account 386A on Schedule A, Section 1

**ALL OTHER NON-COMMERCIAL REAL ESTATE**

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

**11. TOTAL 1- to 4-FAMILY RESIDENTIAL PROPERTY AND ALL OTHER NON-COMMERCIAL REAL ESTATE LOANS/LINES OF CREDIT**

250

RL0046

\$18,027,520

RL0047

\$3,049,600

RL0048

**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	\$435,541	704A2
13. Amount of real estate loans reported in Account RL0047 above that contractually refinance, reprice or mature within the next 5 years	\$755,381	RL0050

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



**SCHEDULE A**  
**LOANS, SUPPLEMENTAL INFORMATION AS OF: SEPTEMBER, 30 2025**

[Back to Navigation Page](#)
**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	0	900M	\$0	400M	0	090M	\$0	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)	0	900K2	\$0	718A3	0	090K2	\$0	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	8	900L2	\$430,960	400L2	4	090L2	\$236,557	475L2
i.	Unsecured Commercial Loans	1	900C5	\$13,121	400C5	1	090C5	\$13,121	475C5
j.	Unsecured Revolving Lines of Credit for Commercial Purposes	6	900C6	\$35,813	400C6	2	090C6	\$20,000	475C6
k.	<b>TOTAL COMMERCIAL LOANS TO MEMBERS</b> (Sum of each column)	15	900A1	\$479,894	400A1	7	090A1	\$269,678	475A1

**2. Purchased commercial loans or participation interests to nonmembers**

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	0	900H3	\$0	400H3	0	090H3	\$0	475H3
e.	Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property	0	900J3	\$0	400J3	0	090J3	\$0	475J3
f.	<b>TOTAL COMMERCIAL REAL ESTATE SECURED</b> (Sum of each column)	0	900K3	\$0	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)	0	900B1	\$0	400B1	0	090B1	\$0	475B1
<b>TOTAL COMMERCIAL LOANS</b> (Sum of Accounts 900A1 and 900B1 and Sum of Accounts 400A1 and 400B1)		15	900T1	\$479,894	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	\$935,505	400A



**SCHEDULE B**  
**INVESTMENTS, SUPPLEMENTAL INFORMATION AS OF: SEPTEMBER, 30 2025**

[Back to Navigation Page](#)
**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	\$0	NV0015	\$0	NV0016
	b. Agency/GSE Non-Debenture Instruments - Guaranteed	\$0	NV0017	\$0	NV0018	\$0	NV0019	\$0	NV0020
	c. <b>TOTAL FEDERAL AGENCY SECURITIES - GUARANTEED</b>	\$0	NV0021	\$0	NV0022	\$0	NV0023	\$0	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
	c. <b>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
	d. <b>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
	d. <b>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		\$3,196,000	NV0077	\$3,196,000	NV0078	\$0	NV0079	\$0	NV0080
9. <b>Total HTM or AFS Debt Securities (Sum of 1, 2c, 3c, 4d, 5d, 6, 7, and 8)</b>		\$3,196,000	NV0081	\$3,196,000	801	\$0	NV0083	\$0	NV0084

**SCHEDULE B**  
**INVESTMENTS, SUPPLEMENTAL INFORMATION AS OF: SEPTEMBER, 30 2025**

[Back to Navigation Page](#)
**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
	c.	<b>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
	c.	<b>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
	d.	<b>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
	d.	<b>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
	d.	<b>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

**SCHEDULE B**  
**INVESTMENTS, SUPPLEMENTAL INFORMATION AS OF: SEPTEMBER, 30 2025**

[Back to Navigation Page](#)

**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	\$5,234,999	NV0111	\$3,243,000	NV0112	\$0	NV0113	\$0	NV0114	\$0	NV0115	\$8,477,999	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	\$0	AS0062	\$0	AS0063	\$0	AS0064	\$0	AS0065	\$0	AS0066	\$0	NV0134
5. Held-to-Maturity Debt Securities	\$2,447,000	AS0068	\$499,000	AS0069	\$250,000	AS0070	\$0	AS0071	\$0	AS0072	\$3,196,000	NV0140
6. Other Investments	\$0	NV0141	\$112,088	NV0142	\$0	NV0143	\$0	NV0144	\$0	NV0145	\$112,088	NV0146
7. Total (Sum items 1 - 6)	\$7,681,999	NV0153	\$3,854,088	NV0154	\$250,000	NV0155	\$0	NV0156	\$0	NV0157	\$11,786,087	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 2025

[Back to Navigation Page](#)

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).	\$0	784A
2. Outstanding balance of brokered certificates of deposit and share certificates	\$3,196,000	788

Gain (Loss) on Investments	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 and changes in fair value of hedged items (Do not include gain or loss on Trading Debt or Equity Securities)	\$0	NV0161
6. Gain (Loss) on Investments (Sum of Accounts NV0159, NV0160 and NV0161)	\$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. OTTI Losses Recognized in Earnings (Sum of Accounts 420A and 420B)	\$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					\$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.	Total assets used to fund employee benefit or deferred compensation plans (Sum of Accounts 789C, 789D, 789E, 789E1, 789E2, and 789F)					\$0	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: SEPTEMBER, 30 2025**

[Back to Navigation Page](#)
**SECTION 1 - UNFUNDED COMMITMENTS (All credit unions must complete lines 1 through 3, as applicable.)**

		Amount	Account
1. Unfunded Commitments for Commercial Loans		\$41,687	814K
2. Unfunded Commitments for All Remaining Loans (Non-Commercial Loans)	a. Revolving Open-End lines secured by 1- to 4-Family Residential Properties	\$1,375,233	811D
	b. Credit Card Lines	\$3,423,797	812C
	c. Unsecured Share Draft Lines of Credit	\$614,858	815C
	d. Unused Overdraft Protection Program	\$0	822C
	e. Other Unfunded Commitments	\$0	816B5
	f. <b>Total Unfunded Commitments for Non-Commercial Loans</b> (Sum of items 2a through 2e)	\$5,413,888	816T
3. <b>Total Unfunded Commitments for all loan types (Sum of Accounts 814K and 816T)</b>		\$5,455,575	816A

**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</b> (Sum of Accounts LQ0014, LQ0015, and LQ0016)	\$0	LQ0017
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</b> (Sum of Accounts LQ0018 and LQ0019)	\$0	LQ0020
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</b> (Sum of Accounts LQ0024 and LQ0025)	\$0	LQ0026
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 2025**

[Back to Navigation Page](#)

**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.)**

			Total Borrowing Capacity	Account	Draws Against Borrowing Capacity	Account	Assets Pledged to Secure Borrowing Capacity	Account
1. Borrowing Arrangements	a.	Corporate Credit Unions	\$5,000,000	884	\$0	885A	\$0	LQ0035
	b.	Natural Person Credit Unions	\$0	884C	\$0	885A1	\$0	LQ0039
	c.	Federal Home Loan Bank	\$0	LQ0040	\$0	885A3	\$0	LQ0043
	d.	Central Liquidity Facility	\$0	LQ0060	\$0	LQ0044	\$0	LQ0045
	e.	FRB - excludes amounts reported in Account LC0085 below	\$0	LQ0061	\$0	LQ0046	\$0	LQ0047
	i.	FRB Paycheck Protection Program Lending Facility loans	\$0	LQ0062	\$0	LC0085	\$0	LC0047
	f.	Other Sources	\$0	884D	\$0	885A2	\$0	LQ0053
	g.	<b>Total Borrowings &amp; Assets Pledged</b> (Sum of each column)	\$5,000,000	881	\$0	885A4	\$0	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	\$0	883A	\$0	883B1	\$0	883B2	\$0	883C
2. Borrowings from Repurchase Transactions	\$0	058A	\$0	058B1	\$0	058B2	\$0	058C
3. Subordinated Debt	\$0	867A	\$0	867B1	\$0	867B2	\$0	867C
4. <b>TOTAL BORROWINGS</b> (Sum of each column)	\$0	860A	\$0	860B1	\$0	860B2	\$0	LQ0860

**SCHEDULE D**  
**SHARES, SUPPLEMENTAL INFORMATION, AS OF: SEPTEMBER, 30 2025**

[Back to Navigation](#)

<b>SECTION 1 - NUMBER OF MEMBERS</b> This section must be completed by all credit unions.			Number	Account
1. Number of current members (not number of accounts)			10,540	083
2. Number of potential members			338,000	084

<b>SECTION 2 - SHARES/DEPOSITS MATURITY DISTRIBUTION</b> This section must be completed by all credit unions.										
	Number of Accounts	Account	A. < 1 Year	Account	B1. 1 - 3 Years	Account	B2. > 3 Years	Account	C. Total Amount	Account
1. Share Drafts	6,902	452	\$15,677,965	902A					\$15,677,965	902
2. Regular Shares	10,919	454	\$44,203,717	657A					\$44,203,717	657
3. Money Market Shares	20	458	\$468,964	911A					\$468,964	911
4. Share Certificates	842	451	\$23,750,117	908A	\$2,211,745	908B1	\$389,955	908B2	\$26,351,817	908C
5. IRA/KEOGH Accounts	126	453	\$4,305,516	906A	\$231,872	906B1	\$0	906B2	\$4,537,388	906C
6. All Other Shares	331	455	\$20,242	630A	\$0	630B1	\$0	630B2	\$20,242	630
7. <b>TOTAL SHARES</b> (Sum of each column)	19,140	966	\$88,426,521	013A	\$2,443,617	013B1	\$389,955	013B2	\$91,260,093	SH0013
8. Nonmember Deposits	12	457	\$2,950,747	880A	\$0	880B1	\$0	880B2	\$2,950,747	SH0880
9. <b>TOTAL SHARES and DEPOSITS</b> (Sum of items 7 and 8)	19,152	460	\$91,377,268	018A	\$2,443,617	018B1	\$389,955	018B2	\$94,210,840	SH0018

<b>Additional Shares/ Deposits (Included in the Shares/Deposits Listed Above)</b>			Amount	Account
10. Accounts Held by Member Public Units			\$0	631
11. Accounts Held by Nonmember Public Units			\$0	632
12. Non-U.S. dollar denominated deposits			\$0	636
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)			\$676,167	638
14. Dollar Amount of IRA/Keogh share and IRA/Keogh share certificate accounts = or > \$100,000			\$1,298,585	639
15. Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accts as part of Sweep Program			\$0	641
16. Dollar Amount of Commercial Deposit Accounts			\$934,425	643
17. Negative Shares Included in All Other Unsecured Loans/Lines of Credit on Page 6			\$20,242	644

**SECTION 3 - NCUA INSURED SAVINGS COMPUTATION** This section must be completed by all federally insured credit unions.

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.				
			Amount	Account
1. Uninsured Member Shares and Deposits			\$1,762,601	065A4
2. Uninsured Nonmember Shares and Deposits			\$0	067A2
3. Total Uninsured Shares and Deposits (Sum of Accounts 065A4 and 067A2)			\$1,762,601	068A
4. Total Insured Shares and Deposits (Account 018 less Account 068A)			\$92,448,239	069A

<b>ADDITIONAL SHARE INSURANCE</b>			Response	Acct
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.)			Yes	875
a.	If so, indicate the name of the insurance company		ESI	876
b.	Dollar amount of shares and/or deposits insured by the company named above		\$1,762,601	877

SCHEDULE E  
SUPPLEMENTAL INFORMATION AS OF: SEPTEMBER, 30 2025

Back to Navigation Page

SECTION 1 - GRANTS (This schedule must be completed by all credit unions, if applicable.)			Amount	Acct
1. Amount of Grants	a.	Awarded to Your Credit Union, Year-to-Date	\$0	926
	b.	Received by Your Credit Union, Year-to-Date	\$300,000	927

SECTION 2 - CREDIT UNION EMPLOYEES (This schedule must be completed by all credit unions, if applicable.)			Number	Acct
1. Number of credit union employees who are:	a.	Full-Time (26 hours or more per week)	35	564A
	b.	Part-Time (25 hours or less per week)	5	564B

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

SECTION 4 - INTERNATIONAL REMITTANCES (This schedule must be completed by all credit unions, if applicable.)			Number of Remittances	Account
1. Number of International Remittances Originated Year-to-Date			0	928

SECTION 5 - CREDIT UNION SERVICE ORGANIZATIONS (CUSOs) (This schedule must be completed by all credit unions, if applicable.)			Amount	Account
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.				
1. Total Value of Investments in CUSOs			\$50,000	851
2. Total Amount loaned to CUSOs			\$0	852
3. Total Aggregate Cash Outlay in CUSOs			\$50,000	853

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.)			Number of Accounts	Account	Amount	Account
1. Total Money Services Businesses				1050		1050A
a.	Dealers in Foreign Exchange			1051	Sum of Accounts 1051 to BA0009 may not total to Account 1050	
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		



SCHEDULE F  
DERIVATIVE TRANSACTIONS REPORT AS OF: SEPTEMBER, 30 2025

[Back to Navigation Page](#)

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. Total Derivatives (Sum of each column)			\$0	1030	\$0	1030C

**SCHEDULE G**  
**CAPITAL ADEQUACY WORKSHEET AS OF: SEPTEMBER, 30 2025**

[Back to Navigation Page](#)

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.

**SECTION 1 - ASC TOPIC 326: FINANCIAL INSTRUMENTS - CREDIT LOSSES (CECL) - Complete these rows if you have adopted CECL**

	Amount	Account
1. Select the date of adoption of ASC Topic 326 - Financial Instruments - Credit Losses (CECL)	Fiscal Year 2022	NW0001
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))	\$0	NW0002

**SECTION 2 - NET WORTH CALCULATION**

	Amount	Account
1. Undivided Earnings	\$11,578,743	940
2. Appropriation for Non-Conforming Investments (State Credit Union ONLY)	\$0	668
3. Other Reserves (Appropriations of Undivided Earnings)	\$0	658
4. Net Income (unless this amount is already included in Undivided Earnings)	\$257,018	602
5. CECL Transition Provision (as determined under 702.703(c))	\$0	NW0004
6. Subordinated Debt or Grandfathered Secondary Capital included in Net Worth	\$0	925A
7. Adjusted Retained Earnings acquired through Business Combinations		
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
8. <b>TOTAL NET WORTH</b> (Sum of Accounts 940, 668, 658, 602, NW0004, 925A, and 1004)	\$11,835,761	997

**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.

	Amount	Account
1. Average of Daily Assets over the calendar quarter	\$0	010A
2. Average of the three month-end balances over the calendar quarter	\$0	010B
3. The average of the current and three preceding calendar quarter-end balances	\$0	010C
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)	\$107,378,187	NW0010

**SECTION 4 - NET WORTH RATIO, RISK-BASED CAPITAL RATIO, AND NET WORTH CLASSIFICATION**

	Amount	Applicability	Account
1. Net Worth Ratio (Account 997 divided by Account NW0010, (010A-LC0047+NW0004), (010B-LC0047+NW0004), or (010C-LC0047+NW0004))	11.02		998
2. 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
<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	700
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	701

SCHEDULE H  
Complex Credit Union Leverage Ratio (CCULR)

[Back to Navigation Page](#)

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

Election		Election	Account
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

Eligibility		Eligibility	Account
3. Total Assets (Credit unions with total assets greater than \$500,000,000)		\$107,378,187	010

Qualifying Criteria (See Instructions)	Input	Account	Ratio	Account
4. CCULR (net worth ratio) of 9% or greater			11.02	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 2025**

[Back to Navigation Page](#)

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**

EQUITY		TOTALS	Account
1.	Undivided earnings	\$11,578,743	940
2.	Appropriations for non-conforming investments	\$0	668
3.	Other reserves	\$0	658
4.	Equity acquired in merger	\$0	658A
5.	Net income	\$257,018	602
6.	<b>Total Equity (Sum of Accounts 940, 668, 658, 658A, and 602)</b>	<b>\$11,835,761</b>	<b>RB0001</b>

**ADDITIONS**

7.	Allowance for Credit Losses (Sum of Accounts 719, AS0048, AS0041, and LI0003)	\$192,279	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>\$192,279</b>	<b>RB0005</b>

**DEDUCTIONS**

11.	NCUSIF capitalization deposit	\$861,537	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>\$861,537</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>\$11,166,503</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>\$11,166,503.00</b>	<b>RB0012</b>

SCHEDULE I  
RISK-BASED CAPITAL CALCULATION AS OF: SEPTEMBER, 30 2025

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

ON-BALANCE SHEET ASSETS				Risk Weight Category and Asset Allocations					
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	AS0009	RB0013	RB0014	RB0015	RB0016			RB0017
		\$11,406,298	\$0	\$0	\$0	\$0			\$0
INVESTMENTS									
19.	Securities	AS0013	RB0018	RB0019	RB0020	RB0021	RB0022		RB0023
		\$3,196,000	\$0	\$0	\$0	\$0	\$0		\$0
20.	Other Investments	AS0017	RB0028	RB0029	RB0030	RB0031			RB0032
		\$112,088	\$0	\$0	\$0	\$0			\$0
21.	Total Investments (Sum each column)	RB0039	RB0040	RB0041	RB0042	RB0043	RB0044		RB0045
		\$3,308,088	\$0	\$0	\$0	\$0	\$0		\$0
LOANS									
22.	First Lien Residential Real Estate Loans	703A	RB0051	RB0052			RB0053	RB0054	RB0055
		\$14,298,589	\$0	\$0			\$0	\$0	\$0
23.	Junior-Lien Residential Real Estate Loans	386A	RB0056	RB0057					RB0058
		\$3,728,930	\$0	\$0					\$0
24.	Consumer Loans (Sum of Accounts 396, 397A, 698A, 397, 385, 370, 002, 698C and 386B)	RB0060	RB0061	RB0062	RB0063	RB0064			RB0065
		\$66,182,076	\$0	\$0	\$0	\$0			\$0
25.	Commercial Loans (Sum of Accounts 718A5 and 400P)	RB0068	RB0069	RB0070	RB0071	RB0072			RB0073
		\$479,894	\$0	\$0	\$0	\$0			\$0
26.	Loans held for sale	003	RB0075						
		\$0	\$0						
27.	Less: Allowance for Credit Losses (Loans)	RB0177	RB0076	RB0077	RB0078				
		\$192,279	\$0	\$192,279	\$192,279				
28.	Total Loans (Account RB0079 equals sum of 703A, 386A, RB0060, RB0068, 003 less RB0177)	RB0079	RB0080	RB0081	RB0082	RB0083	RB0084	RB0085	RB0086
		\$84,497,210	\$0	-\$192,279	-\$192,279	\$0	\$0	\$0	\$0
29.	Other Assets (RB0088 equals sum of 798A, 007, 008, 794, and AS0036)	RB0088	RB0089	RB0090	RB0091				RB0092
		\$8,166,591	\$0	\$861,537	\$861,537.00				\$0
30.	Total On-Balance Sheet Assets by Risk Weight (RB0099 equals sum of AS0009, RB0039, RB0079, and RB0088)	RB0099		RB0100	RB0101	RB0102	RB0103	RB0104	RB0105
		\$107,378,187		\$669,258	\$669,258	\$0	\$0	\$0	\$0
31.	Total Risk-Weighted Assets - On Balance Sheet (Account RB0112 equals sum of RB0113, RB0114, RB0115, RB0116, RB0117, RB0118, RB0119, RB0120, RB0121, and RB0122)	RB0112				RB0113	RB0114	RB0115	RB0116
		\$0.00				\$0.00	\$0.00	\$0.00	\$0.00

Continued on page 26

SCHEDULE I  
RISK-BASED CAPITAL CALCULATION AS OF: SEPTEMBER, 30 2025

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							
		6	7	8	9	10	Alternative Risk Weights		
		150%	250%	300%	400%	1250%	Risk Weight (%)	Asset Amount	
18.	Cash and Deposits in Financial Institutions or Reserve Banks								
INVESTMENTS									
19.	Securities								
				\$0		\$0	0.00	\$0	
20.	Other Investments	RB0033		RB0034	RB0035	RB0036	RB0037	RB0038	
		\$0		\$0	\$0	0.00	\$0		
21.	Total Investments (Sum each column)	RB0046		RB0047	RB0048	RB0049		RB0050	
		\$0	\$0	\$0	\$0		\$0		
LOANS									
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.	Total Loans (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
		\$0	\$0	\$0		\$0	0.00	\$0	
30.	Total On-Balance Sheet Assets by Risk Weight (RB0099 equals sum of AS0009, RB0039, RB0079, and RB0088)	RB0106	RB0107	RB0108	RB0109	RB0110		RB0111	
		\$0	\$0	\$0	\$0	\$0		\$0	
31.	Total Risk-Weighted Assets - On Balance Sheet (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 2025

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		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	50%	RB0123	<div>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>				
	\$0	\$0.00							
33.	Unfunded Commitment - Consumer Loans - Secured & RE	LQ0015	RB0125	RB0126					
	\$0	\$0.00	\$0.00						
34.	Unfunded Commitment - Consumer Loans - Unsecured	LQ0016	RB0129	RB0132					
	\$0	\$0.00							
35.	Federal Home Loan Bank under the MPF program	LQ0021	RB0131	\$0.00					
	\$0	\$0.00							
36.	All other off-balance sheet exposures (Sum of LQ0020, LQ0022, LQ0023, LQ0026, LQ0027, LQ0028, LQ0029, and LQ0030)	RB0133	100%	RB0134	RB0135				
	\$0.00	\$0.00		\$0.00					
37.	Over-the-counter derivatives			RB0140	RB0141	RB0142	RB0143	RB0144	RB0145
				\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
38.	Centrally cleared derivatives			RB0148	RB0149	RB0150	RB0151	RB0152	
				\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
39.	TOTAL OFF-BALANCE SHEET AND DERIVATIVE CREDIT EQUIVALENT AMOUNTS (Sum each column)			RB0153	RB0154	RB0155	RB0156	RB0157	RB0158
				\$0.00	\$0.00	\$0.00	\$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)	RB0162				RB0163	RB0164	RB0165	RB0166
	\$0.00	\$0.00				\$0.00	\$0.00	\$0.00	\$0.00

Continued on page 28

SCHEDULE I  
RISK-BASED CAPITAL CALCULATION AS OF: SEPTEMBER, 30 2025

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
	\$107,378,187.00
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