

**STATEMENT OF FINANCIAL CONDITION AS OF: DECEMBER, 31 2022**

This page must be completed by all credit unions.

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

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

No AS0010

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

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

			Amount	Account
1. Cash on Hand	a.	Coin and Currency	\$19,201,487	AS0004
	b.	Cash Items in Process of Collection	\$0	AS0005
	c.	Total Cash on Hand	\$19,201,487	730A
2. Cash on Deposit (Amounts Deposited in Financial Institutions)	a.	Cash on Deposit in Corporate Credit Unions	\$90,127,853	730B1
	b.	Cash on Deposit in a Federal Reserve Bank	\$0	AS0003
	c.	Cash on Deposit in Other Financial Institutions	\$17,773,901	730B2
	d.	Total Cash on Deposit (Amounts Deposited in Financial Institutions)	\$107,901,754	730B
3.	Time deposits in commercial banks, S&Ls, savings banks, natural person credit unions, or corporate credit unions		\$0	AS0007
4.	All other deposits		\$0	AS0008
5.	<b>TOTAL CASH AND OTHER DEPOSITS (Sum of Accounts 730A, 730B, AS0007, and AS0008)</b>		\$127,103,241	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		\$0	AS0067
9.	Held-to-Maturity Debt Securities <sup>1</sup>		\$253,912,755	AS0073
Enter an amount in Account AS0041 if you have early adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL), as applicable.				
10.	Allowance for Credit Losses on Investment Securities		\$0	AS0041
11.	<b>TOTAL INVESTMENT SECURITIES (Sum of Accounts AS0055, AS0061, AS0067, and AS0073 less AS0041)</b>		\$253,912,755	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	\$1,484,387	769B
	c.	All other investments	\$77,656,336	AS0016
13.	<b>TOTAL OTHER INVESTMENTS (Sum of Accounts 769A, 769B, and AS0016)</b>		\$79,140,723	AS0017

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

STATEMENT OF FINANCIAL CONDITION AS OF: **DECEMBER, 31 2022**

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

[Back to Navigation Page](#)

**ASSETS -- CONTINUED**

**LOANS HELD FOR SALE:**

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

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

	Number of Loans	Account	Amount	Account
15. TOTAL LOANS & LEASES	28,303	025A	\$1,375,690,497	025B
16. Less: Allowance for Loan & Lease Losses - Skip to Line 17 if you have early adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL).			\$5,048,358	719
17. Less: Allowance for Credit Losses on Loans & Leases - Enter an amount if you have early adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL)			\$0	AS0048

**OTHER ASSETS:**

		Amount	Account
18. Foreclosed and Repossessed Assets	a. Commercial	\$0	AS0022
	b. Consumer Real Estate	\$0	AS0023
	c. Consumer Vehicle	\$4,896	AS0024
	d. Consumer Other	\$0	AS0025
	e. Total Foreclosed and Repossessed Assets	\$4,896	798A
19. Land and Building		\$47,677,926	007
20. Other Fixed Assets		\$8,130,722	008
21. NCUA Share Insurance Capitalization Deposit		\$14,714,419	794
22. Other Assets	a. Goodwill	\$0	009D2
	b. Mortgage servicing assets	\$0	779
	c. Other Intangible Assets	\$0	AS0032
	d. Accrued Interest on Loans & Leases	\$2,855,057	009A
	e. Accrued Interest on Investments	\$1,218,705	009B
	f. All Other Assets	\$20,296,271	009C
	g. Total Other Assets	\$24,370,033	AS0036
23. TOTAL ASSETS (Sum of Accounts AS0009, AS0013, AS0017, 003, 025B less 719 and AS0048, 798A, 007, 008, 794 and AS0036)		\$1,925,696,854	010

Must equal Account 014 on Page 3

STATEMENT OF FINANCIAL CONDITION AS OF: **DECEMBER, 31 2022***This page must be completed by all credit unions.*[Back to Navigation Page](#)**LIABILITIES:**

	Amount	Account
1. Accounts Payable, Accrued Interest on Borrowings, and Other Liabilities	\$17,964,466	825
2. Accrued Dividends & Interest Payable on Shares & Deposits	\$3,148,212	820A
Enter an amount in Account LI0003 if you have early adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL), as applicable.		
3. Allowance for Credit Losses on Off-Balance Sheet Credit Exposures	\$0	LI0003
4. Borrowings - If your credit union reports borrowings, complete Schedule C, Sections 4 and 5	\$42,451,910	860C

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

	Amount	Account
5. Member Shares of All Types	\$1,649,423,754	013
6. Nonmember Deposits	\$0	880
7. Total Shares and Deposits (Sum of Accounts 013 and 880)	\$1,649,423,754	018
8. <b>TOTAL LIABILITIES</b> (Sum of Account 825, 820A, LI0003, 860C, and 018)	\$1,712,988,342	LI0069

**EQUITY:**

	Amount	Account
9. Undivided Earnings	\$199,137,371	940
10. Other Reserves (Appropriations of Undivided Earnings)	\$13,571,141	658
11. Appropriation for Non-Conforming Investments ( <b>State Credit Unions ONLY</b> )		668
12. Equity acquired in merger	\$0	658A
13. Noncontrolling Interest in Consolidated Subsidiaries	\$0	996
14. Accumulated Unrealized Net Gains (Losses) on Cash Flow Hedges	\$0	945A
15. Accumulated Unrealized Losses for OTTI (Due to Other Factors) on Held to Maturity Debt Securities - Skip this line if you have early adopted ASC Topic 326 Financial Instruments - Credit Losses (CECL)	\$0	945C
16. Accumulated Unrealized Gains (Losses) on Available for Sale Debt Securities	\$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)	\$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)	\$1,925,696,854	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)		\$52,590,340	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)		\$8,076,122	120
4. Other Interest Income		\$0	IS0005
<b>5. TOTAL INTEREST INCOME (Account 110 less Account 119 plus Account 120 and IS0005)</b>		<b>\$60,666,462</b>	<b>115</b>
<b>INTEREST EXPENSE YEAR-TO-DATE</b>			
6. Dividends on Shares (Includes dividends earned during current period)		\$10,726,795	380
7. Interest on Deposits (Total interest expense for deposit accounts) (State Credit Union ONLY)			381
8. Interest on Borrowed Money		\$1,429,912	340
<b>9. TOTAL INTEREST EXPENSE (Sum of Accounts 380, 381 and 340)</b>		<b>\$12,156,707</b>	<b>350</b>
<b>10. NET INTEREST INCOME (Account 115 less Account 350)</b>		<b>\$48,509,755</b>	<b>IS0010</b>
11. Provision for Loan & Lease Losses - Skip to Line 12 if you have early adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL)		\$250,000	300
Complete Item 12 and Items 16 and 17 on page 22 if you have early adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL)			
12. Credit Loss Expense	a. Loans & Leases	\$0	IS0011
	b. AFS Debt Securities	\$0	IS0012
	c. HTM Debt Securities	\$0	IS0013
	d. Off-Balance Sheet Credit Exposures	\$0	IS0016
	<b>e. Total Credit Loss Expense</b>	<b>\$0</b>	<b>IS0017</b>

[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	\$10,933,929	131
14. Other Income (Includes unconsolidated CUSO Income)	\$11,343,085	IS0020
15. Gain (Loss) on Equity and Trading Debt Securities (includes changes in fair value and realized gains/losses from Equity and Trading Debt Securities)	\$0	IS0046
16. Gain (Loss) on all other Investments or other Hedged items (not Equity or Trading Debt Securities and including amounts reported on Schedule B, Section 4 in Accounts 420C and IS0026)	\$176,951	IS0047
17. Gain (Loss) on Derivatives	\$0	421
18. Gain (Loss) on Disposition of Fixed Assets	\$0	430
19. Gain (Loss) on Sales of Loans and Leases	\$0	IS0029
20. Gain (Loss) on Sales of Other Real Estate Owned	\$43,271	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>\$22,497,236</b>	<b>117</b>
<b>NON-INTEREST EXPENSE YEAR-TO-DATE</b>		
24. Employee Compensation and Benefits	\$25,814,788	210
25. Travel and Conference Expense	\$415,720	230
26. Office Occupancy Expense	\$4,454,737	250
27. Office Operations Expense	\$4,519,534	260
28. Educational and Promotional Expenses	\$1,956,651	270
29. Loan Servicing Expense	\$2,062,558	280
30. Professional and Outside Services	\$6,851,697	290
31. Member Insurance Expense	\$8,000	310
32. Operating Fees (Examination and/or supervision fees)	\$299,867	320
33. Miscellaneous Non-Interest Expense	\$1,444,978	360
<b>34. TOTAL NON-INTEREST EXPENSE (Sum of Accounts 210, 230, 250, 260, 270, 280, 290, 310, 320 and 360)</b>	<b>\$47,828,530</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>\$22,928,461</b>	<b>661A</b>