

STATEMENT OF FINANCIAL CONDITION AS OF: MARCH, 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 or AS0008 below, complete Schedule B, Section 3, Investments - Maturity Distribution.**

		Amount	Account
1. Cash on Hand	a.	Coin and Currency	\$17,395,810 AS0004
	b.	Cash Items in Process of Collection	\$0 AS0005
	c.	Total Cash on Hand	\$17,395,810 730A
2. Cash on Deposit (Amounts Deposited in Financial Institutions)	a.	Cash on Deposit in Corporate Credit Unions	\$290,461,807 730B1
	b.	Cash on Deposit in a Federal Reserve Bank	\$0 AS0003
	c.	Cash on Deposit in Other Financial Institutions	\$13,932,914 730B2
	d.	Total Cash on Deposit (Amounts Deposited in Financial Institutions)	\$304,394,721 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.	TOTAL CASH AND OTHER DEPOSITS (Sum of Accounts 730A, 730B, AS0007, and AS0008)	\$321,790,531 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 ¹	\$210,672,449 AS0073	
Enter an amount in Account AS0041 if you have early adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL), as applicable.			
10.	Allowance for Credit Losses on Investment Securities	\$0 AS0041	
11.	TOTAL INVESTMENT SECURITIES (Sum of Accounts AS0055, AS0061, AS0067, and AS0073 less AS0041)	\$210,672,449 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	\$56,211,899 AS0016
13.	TOTAL OTHER INVESTMENTS (Sum of Accounts 769A, 769B, and AS0016)	\$57,696,286 AS0017	

¹ 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: **MARCH, 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 9, as applicable.

	Number of Loans	Account	Amount	Account
15. TOTAL LOANS & LEASES	26,526	025A	\$1,249,937,627	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).			\$5,654,283	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	\$124,814	AS0023
	c. Consumer Vehicle	\$0	AS0024
	d. Consumer Other	\$0	AS0025
	e. Total Foreclosed and Repossessed Assets	\$124,814	798A
19. Land and Building		\$42,870,746	007
20. Other Fixed Assets		\$5,602,873	008
21. NCUA Share Insurance Capitalization Deposit		\$14,149,056	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	\$2,402,617	009A
	e. Accrued Interest on Investments	\$808,160	009B
	f. All Other Assets	\$21,994,135	009C
	g. Total Other Assets	\$25,204,912	AS0036
23. TOTAL ASSETS (Sum of Accounts AS0009, AS0013, AS0017, 003, 025B less 719 and AS0048, 798A, 007, 008, 794 and AS0036)		\$1,922,395,011	010

Must equal Account 014 on Page 3

STATEMENT OF FINANCIAL CONDITION AS OF: **MARCH, 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	\$16,695,961	825
2. Accrued Dividends & Interest Payable on Shares & Deposits	\$1,478,320	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	\$69,967,907	860C

SHARES/DEPOSITS: All credit unions must complete Schedule D

	Amount	Account
5. Member Shares of All Types	\$1,639,813,874	013
6. Nonmember Deposits	\$0	880
7. Total Shares and Deposits (Sum of Accounts 013 and 880)	\$1,639,813,874	018
8. TOTAL LIABILITIES (Sum of Account 825, 820A, LI0003, 860C, and 018)	\$1,727,956,062	LI0069

EQUITY:

	Amount	Account
9. Undivided Earnings	\$176,208,910	940
10. Other Reserves (Appropriations of Undivided Earnings)	\$13,571,141	658
11. Appropriation for Non-Conforming Investments (State Credit Unions ONLY)		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)	\$4,658,898	602
19. TOTAL LIABILITIES, SHARES, AND EQUITY (Sum of Accounts LI0069, 940, 658, 668, 658A, 996, 945A, 945B, 945C, EQ0009, and 602)	\$1,922,395,011	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)		\$12,000,789	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)		\$1,226,372	120
4. Other Interest Income		\$0	IS0005
5. TOTAL INTEREST INCOME (Account 110 less Account 119 plus Account 120 and IS0005)		\$13,227,161	115
INTEREST EXPENSE YEAR-TO-DATE			
6. Dividends on Shares (Includes dividends earned during current period)		\$1,884,635	380
7. Interest on Deposits (Total interest expense for deposit accounts) (State Credit Union ONLY)			381
8. Interest on Borrowed Money		\$468,966	340
9. TOTAL INTEREST EXPENSE (Sum of Accounts 380, 381 and 340)		\$2,353,601	350
10. NET INTEREST INCOME (Account 115 less Account 350)		\$10,873,560	IS0010
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
	e. Total Credit Loss Expense	\$0	IS0017

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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**

NON-INTEREST INCOME YEAR-TO-DATE	Amount	Account
13. Fee Income	\$2,473,160	131
14. Other Income (Includes unconsolidated CUSO Income)	\$2,710,544	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). Complete Schedule B, Section 4.	\$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	\$0	IS0030
21. Gain from Bargain Purchase (Merger)	\$0	431
22. Other Non-interest Income	\$0	440
23. TOTAL NON-INTEREST INCOME (Sum of Accounts 131, IS0020, IS0046, IS0047, 421, 430, IS0029, IS0030, 431, and 440)	\$5,360,655	117
NON-INTEREST EXPENSE YEAR-TO-DATE		
24. Employee Compensation and Benefits	\$6,288,091	210
25. Travel and Conference Expense	\$91,073	230
26. Office Occupancy Expense	\$1,111,251	250
27. Office Operations Expense	\$1,111,432	260
28. Educational and Promotional Expenses	\$404,496	270
29. Loan Servicing Expense	\$438,041	280
30. Professional and Outside Services	\$1,575,441	290
31. Member Insurance Expense	\$2,000	310
32. Operating Fees (Examination and/or supervision fees)	\$79,355	320
33. Miscellaneous Non-Interest Expense	\$224,137	360
34. TOTAL NON-INTEREST EXPENSE (Sum of Accounts 210, 230, 250, 260, 270, 280, 290, 310, 320 and 360)	\$11,325,317	671
NET INCOME YEAR-TO-DATE		
35. NET INCOME (LOSS) (Account IS0010 less 300 and IS0017 plus Account 117 less Account 671)	\$4,658,898	661A