**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**Effective March 31, 2025 Until Superseded**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 This form is effective March 31, 2025 until superseded.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. 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 or phone at 1-800-827-3255 with any technical questions.

Credit Union Name: BAYCEL

Federal Charter/Certificate Number: 15563

## 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.

| SCHEDULE | REPORTING REQUIREMENT |
|---|---|
| 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

Credit Union Name: BAYCEL

Federal Charter/Certificate Number: 15563

## CERTIFICATION OF NCUA 5300 CALL REPORT AS OF: SEPTEMBER, 30 2026

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: MATUS
Please Print

First Name: BLAKE
Please Print

Last Name: _____
(*Signature*)

First Name: _____
(*Signature*)

Date: 10/16/2026

Validation Date: 10/16/2026

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.

Credit Union Name: BAYCEL

Federal Charter/Certificate Number: 15563

# NATIONAL CREDIT UNION ADMINISTRATION
# CALL REPORT FORM 5300

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Credit Union Name: BAYCEL

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# STATEMENT OF FINANCIAL CONDITION AS OF: SEPTEMBER, 30 2026

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

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## 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 | $605,783 | **AS0004** |
| | b. | Cash Items in Process of Collection | $0 | **AS0005** |
| | c. | Total Cash on Hand | $605,783 | **730A** |
| 2. Cash on Deposit (Amounts Deposited in Financial Institutions) | a. | Cash on Deposit in Corporate Credit Unions | $8,518,510 | **730B1** |
| | b. | Cash on Deposit in a Federal Reserve Bank | $0 | **AS0003** |
| | c. | Cash on Deposit in Other Financial Institutions | $225,495 | **730B2** |
| | d. | Total Cash on Deposit (Amounts Deposited in Financial Institutions) | $8,744,005 | **730B** |
| 3. Time deposits in commercial banks, S&Ls, savings banks, natural person credit unions, or corporate credit unions | | | $43,387,000 | **AS0007** |
| 4. All other deposits | | | $0 | **AS0008** |
| 5. **TOTAL CASH AND OTHER DEPOSITS (Sum of Accounts 730A, 730B, AS0007, and AS0008)** | | | $52,736,788 | **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[1], 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[2] | $0 | **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)** | $0 | **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 | $49,418 | **769B** |
| | c. | All other investments | $0 | **AS0016** |
| 14. **TOTAL OTHER INVESTMENTS (Sum of Accounts 769A, 769B, and AS0016)** | | | $49,418 | **AS0017** |

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

Credit Union Name: BAYCEL

Federal Charter/Certificate Number: 15563

**STATEMENT OF FINANCIAL CONDITION AS OF: SEPTEMBER, 30 2026**

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

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**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 | 3,192 | **025A** | $36,151,946 | **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) | | | $194,011 | **AS0048** |

**OTHER ASSETS:**

| | | | Amount | Account |
|---|---|---|---|---|
| 19. Foreclosed and Repossessed Assets | a. | Commercial | $0 | **AS0022** |
| | b. | Consumer Real Estate | $0 | **AS0023** |
| | c. | Consumer Vehicle | $0 | **AS0024** |
| | d. | Consumer Other | $0 | **AS0025** |
| | e. | Total Foreclosed and Repossessed Assets | $0 | **798A** |
| 20. Land and Building | | | $1,091,481 | **007** |
| 21. Other Fixed Assets | | | $94,150 | **008** |
| 22. NCUA Share Insurance Capitalization Deposit | | | $659,662 | **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 | $94,545 | **009A** |
| | e. | Accrued Interest on Investments | $189,997 | **009B** |
| | f. | All Other Assets | $63,724 | **009C** |
| | g. | Total Other Assets | $348,266 | **AS0036** |
| 24. **TOTAL ASSETS** (Sum of Accounts AS0009, AS0013, AS0017, 003, 025B less 719 and AS0048, 798A, 007, 008, 794 and AS0036) | | | $90,937,700 | **010** |

Must equal Account 014 on Page 3

Credit Union Name: BAYCEL

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**STATEMENT OF FINANCIAL CONDITION AS OF: SEPTEMBER, 30 2026**

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**LIABILITIES:**

| | Amount | Account |
|---|---|---|
| 1. Accounts Payable, Accrued Interest on Borrowings, and Other Liabilities | $284,523 | **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 | $69,985,205 | **013** |
| 6. Nonmember Deposits | $0 | **880** |
| 7. Total Shares and Deposits (Sum of Accounts 013 and 880) | $69,985,205 | **018** |
| 8. **TOTAL LIABILITIES** (Sum of Account 825, 820A, LI0003, 860C, and 018) | $70,269,728 | **LI0069** |

**EQUITY:**

| | Amount | Account |
|---|---|---|
| 9. Undivided Earnings | $20,667,972 | **940** |
| 10. Other Reserves (Appropriations of Undivided Earnings) | $0 | **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 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. **TOTAL LIABILITIES, SHARES, AND EQUITY (Sum of Accounts LI0069, 940, 658, 668, 658A, 996, 945A, 945B, 945C, EQ0009, and 602)** | $90,937,700 | **014** |

Must equal Account 010 on Page 2

Credit Union Name: BAYCEL

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## STATEMENT OF INCOME AND EXPENSE

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### REPORT YEAR-TO-DATE AMOUNTS

| INTEREST INCOME YEAR-TO-DATE | Amount | Account |
|---|---|---|
| 1. Interest on Loans and Leases (Excluding interest refunds) | $1,717,845 | 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) | $1,383,108 | 120 |
| 4. Other Interest Income | $174 | IS0005 |
| 5. **TOTAL INTEREST INCOME (Account 110 less Account 119 plus Account 120 and IS0005)** | $3,101,127 | 115 |

| INTEREST EXPENSE YEAR-TO-DATE | | | | | | |
|---|---|---|---|---|---|---|
| 6. Dividends on Shares (Includes dividends earned during current period) | | | | | $375,255 | 380 |
| 7. Interest on Deposits (Total interest expense for deposit accounts) **(State Credit Union ONLY)** | | | | | | 381 |
| 8. Interest on Borrowed Money | | | | | $0 | 340 |
| 9. **TOTAL INTEREST EXPENSE (Sum of Accounts 380, 381 and 340)** | | | | | $375,255 | 350 |
| 10. **NET INTEREST INCOME (Account 115 less Account 350)** | | | | | $2,725,872 | 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 | $87,604 | 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 | | | $87,604 | IS0017 |

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Credit Union Name: BAYCEL

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## STATEMENT OF INCOME AND EXPENSE

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

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### REPORT YEAR-TO-DATE AMOUNTS

| NON-INTEREST INCOME YEAR-TO-DATE | Amount | Account |
|---|---|---|
| 13. Fee Income | $268,122 | 131 |
| 14. Other Income (Includes unconsolidated CUSO Income) | $318,431 | 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 | -$8 | 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)** | $586,545 | 117 |
| **NON-INTEREST EXPENSE YEAR-TO-DATE** | | |
| 24. Employee Compensation and Benefits | $695,012 | 210 |
| 25. Travel and Conference Expense | $5,172 | 230 |
| 26. Office Occupancy Expense | $73,255 | 250 |
| 27. Office Operations Expense | $422,338 | 260 |
| 28. Educational and Promotional Expenses | $33,485 | 270 |
| 29. Loan Servicing Expense | $28,226 | 280 |
| 30. Professional and Outside Services | $192,490 | 290 |
| 31. Member Insurance Expense | $0 | 310 |
| 32. Operating Fees (Examination and/or supervision fees) | $25,960 | 320 |
| 33. Miscellaneous Non-Interest Expense | $18,929 | 360 |
| **34. TOTAL NON-INTEREST EXPENSE (Sum of Accounts 210, 230, 250, 260, 270, 280, 290, 310, 320 and 360)** | $1,494,867 | 671 |
| **NET INCOME YEAR-TO-DATE** | | |
| **35. NET INCOME (LOSS) (Account IS0010 less 300 and IS0017 plus Account 117 less Account 671)** | $1,729,946 | 661A |

Credit Union Name: BAYCEL

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# SCHEDULE A
## LOANS, SUPPLEMENTAL INFORMATION AS OF: SEPTEMBER, 30 2026

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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 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 | 9.90 | 521 | 1,158 | 993 | $1,162,730 | 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 | 9.92 | 522 | 632 | 994 | $2,427,099 | 397 |
| 5. New Vehicle Loans | 5.22 | 523 | 397 | 958 | $11,985,454 | 385 |
| 6. Used Vehicle Loans | 5.99 | 524 | 623 | 968 | $10,645,656 | 370 |
| 7. Leases Receivable | 0.00 | 565 | 0 | 954 | $0 | 002 |
| 8. All Other Secured Non-Real Estate Loans/Lines of Credit | 7.02 | 595B | 334 | 963C | $7,073,115 | 698C |
| 9. Loans/Lines of Credit Secured by a First Lien on a single 1- to 4-Family Residential Property | 5.97 | 563A | 43 | 959A | $2,725,011 | 703A |
| 10. Loans/Lines of Credit Secured by a Junior Lien on a single 1- to 4-Family Residential Property | 5.32 | 562A | 5 | 960A | $132,881 | 386A |
| 11. All Other Non-Commercial Real Estate Loans/Lines of Credit | 0.00 | 562B | 0 | 960B | $0 | 386B |
| **Commercial Loans/Lines of Credit** | | | | | | |
| 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 | 0.00 | 526 | 0 | 900P | $0 | 400P |
| 14. **TOTAL LOANS AND LEASES** (Sum of items 1 - 13.) | | | 3,192 | 025A1 | $36,151,946 | 025B1 |

| LOANS GRANTED | Number | Account | Amount | Account |
|---|---|---|---|---|
| 15. Loans Granted Year-to-Date | 559 | 031A | $10,026,790 | 031B |
| a. Payday Alternative Loans (PALs I and PALs II) Granted Year-to-Date (also include amount in item 15) (FCU Only) | 0 | 031C | $0 | 031D |

| GOVERNMENT GUARANTEED LOANS | | | Number | Account | Outstanding Balance | Account | Guaranteed Portion | Account |
|---|---|---|---|---|---|---|---|---|
| 16. Non-Commercial Loans (included in items 1 - 11 above) | a. | 1. Small Business Administration | 0 | LN0050 | $0 | LN0051 | $0 | LN0052 |
| | | 2. Paycheck Protection Program (PPP) Loans (Included in 16.a.1.) | 0 | LN0056 | $0 | LN0057 | | |
| | b. | Other Government Guaranteed | 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 |

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## SCHEDULE A
## LOANS, SUPPLEMENTAL INFORMATION AS OF: SEPTEMBER, 30 2026

| SECTION 2 - DELINQUENT LOANS & LEASES | 30 - 59 days | Account | 60 - 89 days | Account | 90 - 179 days | Account | 180 - 359 days | Account | >=360 days | Account | Total Amount of Loans Delinquent 60+ Days | Account | Total Number of Loans Delinquent 60+ Days | Account |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Non-Commercial Loans/Lines of Credit** | | | | | | | | | | | | | | |
| 1. Unsecured Credit Card Loans | $21,222 | 024B | $34,215 | DL0002 | $1,335 | 026B | $16,928 | 027B | $0 | 028B | $52,478 | 045B | 12 | 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 | $31,916 | DL0022 | $14,626 | DL0023 | $14,594 | DL0024 | $0 | DL0025 | $0 | DL0026 | $29,220 | DL0027 | 7 | DL0028 |
| 5. New Vehicle Loans | $242,758 | 020C1 | $53,148 | DL0030 | $0 | 021C1 | $0 | 022C1 | $0 | 023C1 | $53,148 | 041C1 | 2 | 035E1 |
| 6. Used Vehicle Loans | $267,611 | 020C2 | $33,124 | DL0037 | $8,146 | 021C2 | $0 | 022C2 | $0 | 023C2 | $41,270 | 041C2 | 2 | 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 | $249,400 | DL0050 | $106,565 | DL0051 | $87,912 | DL0052 | $0 | DL0053 | $0 | DL0054 | $194,477 | DL0055 | 7 | DL0056 |
| 9. Secured by 1st Lien on a single 1- to 4-Family Residential Property | $113,356 | 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 | $0 | 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 |
| **Commercial Loans/Lines of Credit** | | | | | | | | | | | | | | |
| 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 |
| **21. TOTAL DELINQUENT LOANS AND LEASES** | $926,263 | 020B | $241,678 | DL0141 | $111,987 | 021B | $16,928 | 022B | $0 | 023B | $370,593 | 041B | 30 | 041A |

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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) | $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 | | | $0 | DL0145 |
| 24. Amount of Commercial Loans in Non-Accrual Status | | | $0 | DL0146 |
| 25. Total outstanding balances of loans affected by bankruptcy claims | | | $0 | 971 |

| | Number | Account | Amount | 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 ) | 2 | 1000F | $19,116 | 1001F |
| 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 |
|---|---|---|---|---|---|
| **Non-Commercial Loans/Lines of Credit** | | | | | |
| 1. Unsecured Credit Card Loans | | $3,077 | 680 | $1,145 | 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 | | $42,598 | CH0007 | $6,906 | CH0008 |
| 5. New Vehicle Loans | | $0 | 550C1 | $41 | 551C1 |
| 6. Used Vehicle Loans | | $30,279 | 550C2 | $960 | 551C2 |
| 7. Leases Receivable | | $0 | 550D | $0 | 551D |
| 8. All Other Secured Non-Real Estate Loans/Lines of Credit | | $29,899 | CH0015 | $21,460 | 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 |
| **Commercial Loans/Lines of Credit** | | | | | |
| 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)** | | $105,853 | 550 | $30,512 | 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 | $0 | 551F |
| | b. Indirect Loans (Account 618A) | $0 | 550E | $0 | 551E |
| | c. Whole or Partial Loans Purchased Under 701.23 | $0 | CH0047 | $0 | CH0048 |

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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 | 7 | 995 | $205,318 | 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% | $73,159 | 567 |
| | b. | Aggregate weighted average interest rate for the loans with interest rates that exceed 15% | 15.81 | 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 |

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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 | 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

| | Year-to-date | | | | Outstanding | | | |
|---|---|---|---|---|---|---|---|---|
| **LOANS PURCHASED** | 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 |

| | Year-to-date | | | | Outstanding | | | |
|---|---|---|---|---|---|---|---|---|
| **LOANS SOLD** | 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 |

| | Participations Purchased | | | | Participations Sold | | | |
|---|---|---|---|---|---|---|---|---|
| **LOAN PARTICIPATIONS** | 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 |

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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 | 1 | RL0001 | $96,194 | RL0002 | $0 | RL0003 |
| | b. | 15 Years or less | 41 | RL0004 | $2,628,817 | RL0005 | $143,211 | 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)** | | | | | $2,725,011 | RL0016 | $143,211 | 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 | 5 | RL0018 | $132,881 | RL0019 | $0 | 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 | 0 | RL0027 | $0 | RL0028 | $0 | RL0029 |
| 7. **Total 1- to 4-family residential property loans/lines of credit secured by junior lien (Sum of each column)** | | | | | $132,881 | RL0030 | $0 | 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** | 47 | RL0046 | $2,857,892 | RL0047 | $143,211 | 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 | $0 | 704A2 |
| 13. Amount of real estate loans reported in Account RL0047 above that contractually refinance, reprice or mature within the next 5 years | $0 | 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 |

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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 |
| 1. | **Commercial Loans to Members** | | | | | | | | |
| 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.** | **TOTAL COMMERCIAL REAL ESTATE SECURED** (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 | 0 | 900L2 | $0 | 400L2 | 0 | 090L2 | $0 | 475L2 |
| i. | Unsecured Commercial Loans | 0 | 900C5 | $0 | 400C5 | 0 | 090C5 | $0 | 475C5 |
| j. | Unsecured Revolving Lines of Credit for Commercial Purposes | 0 | 900C6 | $0 | 400C6 | 0 | 090C6 | $0 | 475C6 |
| **k.** | **TOTAL COMMERCIAL LOANS TO MEMBERS** (Sum of each column) | 0 | 900A1 | $0 | 400A1 | 0 | 090A1 | $0 | 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.** | **TOTAL COMMERCIAL REAL ESTATE SECURED** (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.** | **TOTAL COMMERCIAL LOANS TO NONMEMBERS** (Sum of each column) | 0 | 900B1 | $0 | 400B1 | 0 | 090B1 | $0 | 475B1 |
| | **TOTAL COMMERCIAL LOANS (Sum of Accounts 900A1 and 900B1 and Sum of Accounts 400A1 and 400B1)** | 0 | 900T1 | $0 | 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 | $0 | 400A |

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# SCHEDULE B
## INVESTMENTS,SUPPLEMENTAL INFORMATION AS OF: SEPTEMBER, 30 2026

**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. | **TOTAL FEDERAL AGENCY SECURITIES - GUARANTEED** | $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. | **TOTAL FEDERAL AGENCY SECURITIES - NON-GUARANTEED** | $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. | **TOTAL NON-FEDERAL AGENCY ASSET-BACKED SECURITIES - SENIOR TRANCHES** | $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. | **TOTAL NON-FEDERAL AGENCY ASSET-BACKED SECURITIES - SUBORDINATED TRANCHES** | $0 | NV0065 | $0 | NV0066 | $0 | NV0067 | $0 | NV0068 |
| 6. Securities Issued by States and Political Subdivisions in the U.S. | | | $0 | NV0069 | $0 | NV0070 | $0 | NV0071 | $0 | NV0072 |
| 7. Debt Securities Issued by Depositories, Banks, and Credit Unions | | | $0 | NV0073 | $0 | NV0074 | $0 | NV0075 | $0 | NV0076 |
| 8. All Other Held-to-Maturity or Available-for-Sale Debt Securities | | | $0 | NV0077 | $0 | NV0078 | $0 | NV0079 | $0 | NV0080 |
| 9. **Total HTM or AFS Debt Securities (Sum of 1, 2c, 3c, 4d, 5d, 6, 7, and 8)** | | | $0 | NV0081 | $0 | 801 | $0 | NV0083 | $0 | NV0084 |

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

| | | | Fair Value | Account |
|---|---|---|---|---|
| 1. US Government Obligations | | | $0 | NV0087 |
| 2. Federal Agency Securities - Guaranteed | a. | Agency/GSE Debt Instruments - Guaranteed | $0 | NV0088 |
| | b. | Agency/GSE Non-Debenture Instruments - Guaranteed | $0 | NV0089 |
| | c. | **TOTAL FEDERAL AGENCY SECURITIES - GUARANTEED** | $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. | **TOTAL FEDERAL AGENCY SECURITIES - NON-GUARANTEED** | $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. | **TOTAL NON-FEDERAL AGENCY ASSET-BACKED SECURITIES - SENIOR TRANCHES** | $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. | **TOTAL NON-FEDERAL AGENCY ASSET-BACKED SECURITIES - SUBORDINATED TRANCHES** | $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 |
| 9. **Total Trading Debt Securities - Must equal AS0061 on page 1 (Sum of 1, 2c, 3c, 4d, 5d, 6, 7, and 8)** | | | $0 | NV0105 |
| 10. Equity Securities | a. | Common Stock | $0 | NV0106 |
| | b. | Registered Investment Companies | $0 | NV0107 |
| | c. | Other Equities | $0 | NV0108 |
| | d. | **Total Equity Securities - Must equal AS0055 on page 1 (Sum of NV0106, NV0107, and NV0108)** | $0 | NV0109 |
| 11. **Total Trading Debt and Equity Securities (Sum of NV0105 and NV0109)** | | | $0 | NV0110 |

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## SCHEDULE B
## INVESTMENTS, SUPPLEMENTAL INFORMATION AS OF: SEPTEMBER, 30 2026

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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 | $8,842,000 | NV0111 | $28,083,000 | NV0112 | $6,462,000 | NV0113 | $0 | NV0114 | $0 | NV0115 | $43,387,000 | NV0116 |
| 2. Equity Securities | $0 | AS0050 | $0 | AS0051 | $0 | AS0052 | $0 | AS0053 | $0 | AS0054 | $0 | NV0122 |
| 3. Trading Debt Securities | $0 | AS0056 | $0 | AS0057 | $0 | AS0058 | $0 | AS0059 | $0 | AS0060 | $0 | NV0128 |
| 4. Available-for-Sale Debt Securities | $0 | AS0062 | $0 | AS0063 | $0 | AS0064 | $0 | AS0065 | $0 | AS0066 | $0 | NV0134 |
| 5. Held-to-Maturity Debt Securities | $0 | AS0068 | $0 | AS0069 | $0 | AS0070 | $0 | AS0071 | $0 | AS0072 | $0 | NV0140 |
| 6. Other Investments | $49,418 | NV0141 | $0 | NV0142 | $0 | NV0143 | $0 | NV0144 | $0 | NV0145 | $49,418 | NV0146 |
| 7. **Total (Sum items 1 - 6)** | $8,891,418 | NV0153 | $28,083,000 | NV0154 | $6,462,000 | NV0155 | $0 | NV0156 | $0 | NV0157 | $43,436,418 | NV0158 |

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

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# SCHEDULE B
## INVESTMENTS, SUPPLEMENTAL INFORMATION AS OF: SEPTEMBER, 30 2026

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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 | $43,387,000 | 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 |

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# SCHEDULE C
## COMMITMENTS AND OFF-BALANCE SHEET EXPOSURES AS OF: SEPTEMBER, 30 2026

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

| | | | Amount | Account |
|---|---|---|---|---|
| 1. Unfunded Commitments for Commercial Loans | | | $0 | 814K |
| 2. Unfunded Commitments for All Remaining Loans (Non-Commercial Loans) | a. | Revolving Open-End lines secured by 1- to 4-Family Residential Properties | $0 | 811D |
| | b. | Credit Card Lines | $3,070,735 | 812C |
| | c. | Unsecured Share Draft Lines of Credit | $0 | 815C |
| | d. | Unused Overdraft Protection Program | $0 | 822C |
| | e. | Other Unfunded Commitments | $0 | 816B5 |
| | f. | **Total Unfunded Commitments for Non-Commercial Loans (Sum of items 2a through 2e)** | $3,070,735 | 816T |
| 3. **Total Unfunded Commitments for all loan types (Sum of Accounts 814K and 816T)** | | | $3,070,735 | 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. | Total Conditionally Cancelable Unfunded Commitments (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. | Total Loans Transferred with Limited Recourse (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. | Total Sold Credit Protection (Sum of Accounts LQ0024 and L0025) | $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 |

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## SCHEDULE C (continued)
## CONTINGENT LIABILITIES AND SOURCES OF FUNDS AS OF: SEPTEMBER, 30 2026

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

| | Amount | Account |
|---|---|---|
| 1. Other Contingent Liabilities | $0 | 818A |

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

| | | | Total Borrowing Capacity | Account | Draws Against Borrowing Capacity | Account | Assets Pledged to Secure Borrowing Capacity | Account |
|---|---|---|---|---|---|---|---|---|
| 1. Borrowing Arrangements | a. | Corporate Credit Unions | $3,000,000 | 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. | **Total Borrowings & Assets Pledged** (Sum of each column) | $3,000,000 | 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. **TOTAL BORROWINGS** (Sum of each column) | $0 | 860A | $0 | 860B1 | $0 | 860B2 | $0 | LQ0860 |

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**SCHEDULE D**
**SHARES, SUPPLEMENTAL INFORMATION, AS OF: SEPTEMBER, 30 2026**

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| SECTION 1 - NUMBER OF MEMBERS This section must be completed by all credit unions. | Number | Account |
|---|---|---|
| 1. Number of current members (not number of accounts) | 5,184 | 083 |
| 2. Number of potential members | 25,000 | 084 |

**SECTION 2 - SHARES/DEPOSITS MATURITY DISTRIBUTION 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 | 3,786 | 452 | $18,018,957 | 902A | | | | | $18,018,957 | 902 |
| 2. Regular Shares | 5,956 | 454 | $38,426,182 | 657A | | | | | $38,426,182 | 657 |
| 3. Money Market Shares | 0 | 458 | $0 | 911A | | | | | $0 | 911 |
| 4. Share Certificates | 284 | 451 | $9,763,316 | 908A | $2,237,473 | 908B1 | $0 | 908B2 | $12,000,789 | 908C |
| 5. IRA/KEOGH Accounts | 35 | 453 | $1,539,276 | 906A | $0 | 906B1 | $0 | 906B2 | $1,539,276 | 906C |
| 6. All Other Shares | 0 | 455 | $0 | 630A | $0 | 630B1 | $0 | 630B2 | $0 | 630 |
| 7. **TOTAL SHARES** (Sum of each column) | 10,061 | 966 | $67,747,731 | 013A | $2,237,473 | 013B1 | $0 | 013B2 | $69,985,204 | SH0013 |
| 8. Nonmember Deposits | 0 | 457 | $0 | 880A | $0 | 880B1 | $0 | 880B2 | $0 | SH0880 |
| 9. **TOTAL SHARES and DEPOSITS** (Sum of items 7 and 8) | 10,061 | 460 | $67,747,731 | 018A | $2,237,473 | 018B1 | $0 | 018B2 | $69,985,204 | SH0018 |

| Additional Shares/ Deposits (Included in the Shares/Deposits Listed Above) | 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) | $7,527,749 | 638 |
| 14. Dollar Amount of IRA/Keogh share and IRA/Keogh share certificate accounts = or > $100,000 | $832,844 | 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 | $1,923,952 | 643 |
| 17. Negative Shares Included in All Other Unsecured Loans/Lines of Credit on Page 6 | $0 | 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 | $2,419,218 | 065A4 |
| 2. Uninsured Nonmember Shares and Deposits | $0 | 067A2 |
| 3. Total Uninsured Shares and Deposits (Sum of Accounts 065A4 and 067A2) | $2,419,218 | 068A |
| 4. Total Insured Shares and Deposits (Account 018 less Account 068A) | $67,565,987 | 069A |

| ADDITIONAL SHARE INSURANCE | 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.) | No | 875 |
| a. If so, indicate the name of the insurance company | | 876 |
| b. Dollar amount of shares and/or deposits insured by the company named above | $0 | 877 |

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# SCHEDULE E
## SUPPLEMENTAL INFORMATION AS OF: SEPTEMBER, 30 2026

| 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 | $0 | 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) | 12 | 564A |
| | b. | Part-Time (25 hours or less per week) | 2 | 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.)**

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.

| | Amount | Account |
|---|---|---|
| 1. Total Value of Investments in CUSOs | $0 | 851 |
| 2. Total Amount loaned to CUSOs | $0 | 852 |
| 3. Total Aggregate Cash Outlay in CUSOs | $0 | 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 | | |
| b. | Check Cashers | | 1052 | | |
| c. | Monetary Instruments | | 1053 | | |
| d. | Money Transmitters | | 1054 | | |
| e. | Provider of Prepaid Access | | 1055 | | |
| f. | Seller of Prepaid Access | | 1056 | | |
| g. | Other services provided by Money Services Businesses | | BA0009 | | |

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

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## SCHEDULE F
## DERIVATIVE TRANSACTIONS REPORT AS OF: SEPTEMBER, 30 2026

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

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# SCHEDULE G
## CAPITAL ADEQUACY WORKSHEET AS OF: SEPTEMBER, 30 2026

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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.**

**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) | 01/01/2023 | 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)) | $56,431 | NW0002 |

**SECTION 2 - NET WORTH CALCULATION**

| | Amount | Account |
|---|---|---|
| 1. Undivided Earnings | $20,667,972 | 940 |
| 2. Appropriation for Non-Conforming Investments (State Credit Union ONLY) | | 668 |
| 3. Other Reserves (Appropriations of Undivided Earnings) | $0 | 658 |
| 4. Net Income (unless this amount is already included in Undivided Earnings) | $0 | 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 (Amount: $0, Account: 1004A) | | |
| b. Adjustments made to Retained Earnings acquired through Business Combinations during current quarter (See Instructions) (Amount: $0, Account: 1004B) | | |
| c. Adjusted Gain from Bargain Purchase due to Business Combinations completed during current quarter (See Instructions) (Amount: $0, Account: 1004C) | | |
| d. Current Quarter's Total Adjusted Retained Earnings acquired through Business Combinations (Accounts 1004A + 1004B - 1004C) | $0 | 1004 |
| 8. **TOTAL NET WORTH** (Sum of Accounts 940, 668, 658, 602, NW0004, 925A, and 1004) | $20,667,972 | 997 |

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.

| | 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) | $90,937,700 | NW0010 |

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

**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)) | 22.73 | | 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 |

| NET WORTH CLASSIFICATION | Classification | Account |
|---|---|---|
| 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 |

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

**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) | $90,937,700 | 010 |

| Qualifying Criteria (See Instructions) | Input | Account | Ratio | Account |
|---|---|---|---|---|
| 4. CCULR (net worth ratio) of 9% or greater | | | 22.73 | 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 |

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# SCHEDULE I
## RISK-BASED CAPITAL CALCULATION AS OF: SEPTEMBER, 30 2026

**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 | $20,667,972 | 940 |
| 2. | Appropriations for non-conforming investments | | 668 |
| 3. | Other reserves | $0 | 658 |
| 4. | Equity acquired in merger | $0 | 658A |
| 5. | Net income | $0 | 602 |
| 6. | **Total Equity (Sum of Accounts 940, 668, 658, 658A, and 602)** | $20,667,972 | RB0001 |

**ADDITIONS**

| | | | |
|---|---|---|---|
| 7. | Allowance for Credit Losses (Sum of Accounts 719, AS0048, AS0041, and LI0003) | $194,011 | 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. | **Total Additions (Sum of Accounts RB0002, RB0003, and RB0004)** | $194,011 | RB0005 |

**DEDUCTIONS**

| | | | |
|---|---|---|---|
| 11. | NCUSIF capitalization deposit | $659,662 | 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. | **Total Deductions (Sum of Accounts 794, 009D2, AS0032, and RB0008 less RB0006 and RB0007)** | $659,662 | RB0009 |
| 16. | **TOTAL RISK-BASED CAPITAL NUMERATOR BEFORE MORTGAGE SERVICING ASSETS DEDUCTION (Sum of Accounts RB0001 plus RB0005 minus RB0009)** | $20,202,321 | RB0010 |
| | a. Less: Mortgage Servicing Assets (reported in Account 779 on page 2) that exceed 25% of RB0010 | $0.00 | RB0011 |
| 17. | **TOTAL RISK-BASED CAPITAL NUMERATOR ( Account RB0010 less Account RB0011)** | $20,202,321.00 | RB0012 |

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# SCHEDULE I
## RISK-BASED CAPITAL CALCULATION AS OF: SEPTEMBER, 30 2026

**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<br>0% | 2<br>20% | 3<br>50% | 4<br>75% | 5<br>100% |
| 18. | Cash and Deposits in Financial Institutions or Reserve Banks | AS0009<br>$52,736,788 | RB0013<br>$0 | RB0014<br>$0 | RB0015<br>$0 | RB0016<br>$0 | | | RB0017<br>$0 |
| | **INVESTMENTS** | | | | | | | | |
| 19. | Securities | AS0013<br>$0 | RB0018<br>$0 | RB0019<br>$0 | RB0020<br>$0 | RB0021<br>$0 | RB0022<br>$0 | | RB0023<br>$0 |
| 20. | Other Investments | AS0017<br>$49,418 | RB0028<br>$0 | RB0029<br>$0 | RB0030<br>$0 | RB0031<br>$0 | | | RB0032<br>$0 |
| 21. | **Total Investments** (Sum each column) | RB0039<br>$49,418 | RB0040<br>$0 | RB0041<br>$0 | RB0042<br>$0 | RB0043<br>$0 | RB0044<br>$0 | | RB0045<br>$0 |
| | **LOANS** | | | | | | | | |
| 22. | First Lien Residential Real Estate Loans | 703A<br>$2,725,011 | RB0051<br>$0 | RB0052<br>$0 | | | RB0053<br>$0 | RB0054<br>$0 | RB0055<br>$0 |
| 23. | Junior-Lien Residential Real Estate Loans | 386A<br>$132,881 | RB0056<br>$0 | RB0057<br>$0 | | | | | RB0058<br>$0 |
| 24. | Consumer Loans (Sum of Accounts 396, 397A, 698A, 397, 385, 370, 002, 698C and 386B) | RB0060<br>$33,294,054 | RB0061<br>$0 | RB0062<br>$0 | RB0063<br>$0 | RB0064<br>$0 | | RB0065<br>$0 | RB0066<br>$0 |
| 25. | Commercial Loans (Sum of Accounts 718A5 and 400P) | RB0068<br>$0 | RB0069<br>$0 | RB0070<br>$0 | RB0071<br>$0 | RB0072<br>$0 | | | RB0073<br>$0 |
| 26. | Loans held for sale | 003<br>$0 | RB0075<br>$0 | | | | | | |
| 27. | Less: Allowance for Credit Losses (Loans) | RB0177<br>$194,011 | RB0076<br>$0 | RB0077<br>$194,011 | RB0078<br>$194,011 | | | | |
| 28. | **Total Loans** (Account RB0079 equals sum of 703A, 386A, RB0060, RB0068, 003 less RB0177) | RB0079<br>$35,957,935 | RB0080<br>$0 | RB0081<br>-$194,011 | RB0082<br>-$194,011 | RB0083<br>$0 | RB0084<br>$0 | RB0085<br>$0 | RB0086<br>$0 |
| 29. | Other Assets (RB0088 equals sum of 798A, 007, 008, 794, and AS0036) | RB0088<br>$2,193,559 | RB0089<br>$0 | RB0090<br>$659,662 | RB0091<br>$659,662.00 | | | | RB0092<br>$0 |
| 30. | **Total On-Balance Sheet Assets by Risk Weight** (RB0099 equals sum of AS0009, RB0039, RB0079, and RB0088) | RB0099<br>$90,937,700 | | RB0100<br>$465,651 | RB0101<br>$465,651 | RB0102<br>$0 | RB0103<br>$0 | RB0104<br>$0 | RB0105<br>$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<br>$0.00 | | | | RB0113<br>$0.00 | RB0114<br>$0.00 | RB0115<br>$0.00 | RB0116<br>$0.00 |

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## SCHEDULE I
## RISK-BASED CAPITAL CALCULATION AS OF: SEPTEMBER, 30 2026

**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 | | | 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. **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 | RB0094 | RB0095 | | RB0096 | RB0097 | RB0098 |
| | $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 |

Credit Union Name: BAYCEL

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## SCHEDULE I
## RISK-BASED CAPITAL CALCULATION AS OF: SEPTEMBER, 30 2026

**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** | 50% | **RB0123** | | | | | |
| | $0 | | $0.00 | | | | | |
| 33. Unfunded Commitment - Consumer Loans - Secured & RE | **LQ0015** | 10% | **RB0125** | | | | | **RB0126** |
| | $0 | | $0.00 | | | | | $0.00 |
| 34. Unfunded Commitment - Consumer Loans - Unsecured | **LQ0016** | 10% | **RB0129** | | | | | |
| | $0 | | $0.00 | | | | | |
| 35. Federal Home Loan Bank under the MPF program | **LQ0021** | 20% | **RB0131** | | | | | **RB0132** |
| | $0 | | $0.00 | | | | | $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 | |

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.

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| 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 |

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## SCHEDULE I
## RISK-BASED CAPITAL CALCULATION AS OF: SEPTEMBER, 30 2026

**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*** | | | |
|---|---|---|---|---|---|
| | | 6 | 7 | Alternative Risk Weights | |
| | | **75%** | **100%** | **Risk Weight (%)** | **Exposure Amount** |
| 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** |
| | | $90,937,700.00 |
| 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 |