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Effective March 31, 2025 Until Superseded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 This form is effective March 31, 2025 until superseded.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: I. H. MISSISSIPPI VALLEY

Federal Charter/Certificate Number: 60337

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: I. H. MISSISSIPPI VALLEY

Federal Charter/Certificate Number: 60337

CERTIFICATION OF NCUA 5300 CALL REPORT AS OF: JUNE, 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: Sons
Please Print

First Name: Danielle
Please Print

Last Name: _____
(*Signature*)

First Name: _____
(*Signature*)

Date: 8/21/2026

Validation Date: 8/21/2026

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: I. H. MISSISSIPPI VALLEY

Federal Charter/Certificate Number: 60337

NATIONAL CREDIT UNION ADMINISTRATION
CALL REPORT FORM 5300

Financial Statements

- Statement of Financial Condition - Assets Page 1
- Statement of Financial Condition - Assets Page 2
- Statement of Financial Condition - Liabilities & Equity Page 3
- Statement of Income and Expense Page 4
- Statement of Income and Expense Page 5

Cash and Investment Information

- Available-for-Sale and Held-to-Maturity Debt Securities Page 13
- Trading Debt and Equity Securities Page 14
- Investment Maturity Distribution Page 15
- Investments - Memoranda Page 16

Loan Information

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

Other Schedules

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

Credit Union Name: I. H. MISSISSIPPI VALLEY

Federal Charter/Certificate Number: 60337

STATEMENT OF FINANCIAL CONDITION AS OF: JUNE, 30 2026

This page must be completed by all credit unions.

Back to Navigation

ASSETS

Have you adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL)? Select yes or no.	Yes	**AS0010**
NOTE - Review the Call Report Instructions carefully if you have adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL).		

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

			Amount	Account
1. Cash on Hand	a.	Coin and Currency	$20,154,304	**AS0004**
	b.	Cash Items in Process of Collection	$31,822,129	**AS0005**
	c.	Total Cash on Hand	$51,976,433	**730A**
2. Cash on Deposit (Amounts Deposited in Financial Institutions)	a.	Cash on Deposit in Corporate Credit Unions	$28,660	**730B1**
	b.	Cash on Deposit in a Federal Reserve Bank	$91,733,508	**AS0003**
	c.	Cash on Deposit in Other Financial Institutions	$294,523	**730B2**
	d.	Total Cash on Deposit (Amounts Deposited in Financial Institutions)	$92,056,691	**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)**			$144,033,124	**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	$168,420,414	**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)**	$168,420,414	**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	$2,300,000	**769B**
	c.	All other investments	$4,216,400	**AS0016**
14. **TOTAL OTHER INVESTMENTS (Sum of Accounts 769A, 769B, and AS0016)**			$6,516,400	**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: I. H. MISSISSIPPI VALLEY

Federal Charter/Certificate Number: 60337

STATEMENT OF FINANCIAL CONDITION AS OF: JUNE, 30 2026

This page must be completed by all credit unions.

Back to Navigation Page

ASSETS -- CONTINUED

LOANS HELD FOR SALE:

	Amount	Account
15. Loans Held for Sale	$0	**003**

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

	Number of Loans	Account	Amount	Account
16. TOTAL LOANS & LEASES	80,805	**025A**	$1,885,945,330	**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)			$46,217,864	**AS0048**

OTHER ASSETS:

			Amount	Account
19. Foreclosed and Repossessed Assets	a.	Commercial	$0	**AS0022**
	b.	Consumer Real Estate	$0	**AS0023**
	c.	Consumer Vehicle	$2,088,487	**AS0024**
	d.	Consumer Other	$0	**AS0025**
	e.	Total Foreclosed and Repossessed Assets	$2,088,487	**798A**
20. Land and Building			$45,071,528	**007**
21. Other Fixed Assets			$8,393,626	**008**
22. NCUA Share Insurance Capitalization Deposit			$17,869,342	**794**
23. Other Assets	a.	Goodwill	$761,000	**009D2**
	b.	Mortgage servicing assets	$2,446,121	**779**
	c.	Other Intangible Assets	$831,767	**AS0032**
	d.	Accrued Interest on Loans & Leases	$6,214,368	**009A**
	e.	Accrued Interest on Investments	$549,796	**009B**
	f.	All Other Assets	$53,360,269	**009C**
	g.	Total Other Assets	$64,163,321	**AS0036**
24. **TOTAL ASSETS** (Sum of Accounts AS0009, AS0013, AS0017, 003, 025B less 719 and AS0048, 798A, 007, 008, 794 and AS0036)			$2,296,283,708	**010**

Must equal Account 014 on Page 3

Credit Union Name: I. H. MISSISSIPPI VALLEY

Federal Charter/Certificate Number: 60337

STATEMENT OF FINANCIAL CONDITION AS OF: JUNE, 30 2026

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	$21,410,427	**825**
2. Accrued Dividends & Interest Payable on Shares & Deposits	$1,267,770	**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	$43,130	**LI0003**
4. Borrowings - If your credit union reports borrowings, complete Schedule C, Sections 4 and 5	$55,000,000	**860C**

SHARES/DEPOSITS: All credit unions must complete Schedule D

	Amount	Account
5. Member Shares of All Types	$1,992,454,421	**013**
6. Nonmember Deposits	$25,232,026	**880**
7. Total Shares and Deposits (Sum of Accounts 013 and 880)	$2,017,686,447	**018**
8. **TOTAL LIABILITIES** (Sum of Account 825, 820A, LI0003, 860C, and 018)	$2,095,407,774	**LI0069**

EQUITY:

	Amount	Account
9. Undivided Earnings	$192,354,015	**940**
10. Other Reserves (Appropriations of Undivided Earnings)	$2,869,570	**658**
11. Appropriation for Non-Conforming Investments **(State Credit Unions ONLY)**	$0	**668**
12. Equity acquired in merger	$620,817	**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	-$7,760,934	**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)	$12,792,466	**602**
19. **TOTAL LIABILITIES, SHARES, AND EQUITY (Sum of Accounts LI0069, 940, 658, 668, 658A, 996, 945A, 945B, 945C, EQ0009, and 602)**	$2,296,283,708	**014**

Must equal Account 010 on Page 2

Credit Union Name: I. H. MISSISSIPPI VALLEY

Federal Charter/Certificate Number: 60337

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)	$58,701,711	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)	$4,735,136	120
4. Other Interest Income	$0	IS0005
5. **TOTAL INTEREST INCOME (Account 110 less Account 119 plus Account 120 and IS0005)**	$63,436,847	115

INTEREST EXPENSE YEAR-TO-DATE						
6. Dividends on Shares (Includes dividends earned during current period)					$5,145,972	380
7. Interest on Deposits (Total interest expense for deposit accounts) **(State Credit Union ONLY)**					$15,284,931	381
8. Interest on Borrowed Money					$1,663,929	340
9. **TOTAL INTEREST EXPENSE (Sum of Accounts 380, 381 and 340)**					$22,094,832	350
10. **NET INTEREST INCOME (Account 115 less Account 350)**					$41,342,015	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	$5,554,824	IS0011		
	b.	AFS Debt Securities	$0	IS0012		
	c.	HTM Debt Securities	$0	IS0013		
	d.	Off-Balance Sheet Credit Exposures	-$6,955	IS0016		
	e.	Total Credit Loss Expense			$5,547,869	IS0017

Continue to page 5

Credit Union Name: I. H. MISSISSIPPI VALLEY

Federal Charter/Certificate Number: 60337

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	$7,777,001	131
14. Other Income (Includes unconsolidated CUSO Income)	$9,373,762	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	-$23,432	430
19. Gain (Loss) on Sales of Loans and Leases	$35,446	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)	$17,162,777	117
NON-INTEREST EXPENSE YEAR-TO-DATE		
24. Employee Compensation and Benefits	$21,268,872	210
25. Travel and Conference Expense	$283,803	230
26. Office Occupancy Expense	$1,642,466	250
27. Office Operations Expense	$6,936,556	260
28. Educational and Promotional Expenses	$974,992	270
29. Loan Servicing Expense	$5,137,256	280
30. Professional and Outside Services	$1,425,657	290
31. Member Insurance Expense	$0	310
32. Operating Fees (Examination and/or supervision fees)	$65,362	320
33. Miscellaneous Non-Interest Expense	$2,429,493	360
34. TOTAL NON-INTEREST EXPENSE (Sum of Accounts 210, 230, 250, 260, 270, 280, 290, 310, 320 and 360)	$40,164,457	671
NET INCOME YEAR-TO-DATE		
35. NET INCOME (LOSS) (Account IS0010 less 300 and IS0017 plus Account 117 less Account 671)	$12,792,466	661A

Credit Union Name: I. H. MISSISSIPPI VALLEY

Federal Charter/Certificate Number: 60337

SCHEDULE A
LOANS, SUPPLEMENTAL INFORMATION AS OF: JUNE, 30 2026

Back to Navigation Page

SECTION 1 - LOANS AND LEASES

Report the interest rate, number and amount of credit union loans on items 1 through 13 below. The Number (Account Code 025A1) and Amount (Account Code 025B1) reported on item 14 should equal the Number (Account Code 025A) and Amount (Account Code 025B) reported on page 2, item 16. Report whole or partial loans purchased by the credit union or indirect loans in the appropriate category within this section. Complete Schedule A, Sections 2 through 8, as necessary.

Non-Commercial Loans/Lines of Credit	Interest Rate	Account	Number of Loans	Account	Amount	Account
1. Unsecured Credit Card Loans	11.90	521	18,034	993	$55,672,345	396
2. Payday Alternative Loans (PALs I and PALs II) (FCU Only)		522A		994A		397A
3. Non-Federally Guaranteed Student Loans	9.50	595A	148	963A	$3,734,984	698A
4. All Other Unsecured Loans/Lines of Credit	15.50	522	11,402	994	$13,460,766	397
5. New Vehicle Loans	6.39	523	9,126	958	$266,278,470	385
6. Used Vehicle Loans	3.50	524	35,540	968	$670,514,409	370
7. Leases Receivable	0.00	565	0	954	$0	002
8. All Other Secured Non-Real Estate Loans/Lines of Credit	6.00	595B	630	963C	$5,593,569	698C
9. Loans/Lines of Credit Secured by a First Lien on a single 1- to 4-Family Residential Property	7.00	563A	4,319	959A	$623,794,857	703A
10. Loans/Lines of Credit Secured by a Junior Lien on a single 1- to 4-Family Residential Property	7.00	562A	1,159	960A	$29,936,271	386A
11. All Other Non-Commercial Real Estate Loans/Lines of Credit	5.50	562B	12	960B	$242,489	386B
Commercial Loans/Lines of Credit						
12. Commercial Loans/Lines of Credit Real Estate Secured	5.65	525	250	900K4	$192,355,706	718A5
13. Commercial Loans/Lines of Credit Not Real Estate Secured	10.75	526	185	900P	$24,361,464	400P
14. **TOTAL LOANS AND LEASES** (Sum of items 1 - 13.)			80,805	025A1	$1,885,945,330	025B1

LOANS GRANTED	Number	Account	Amount	Account
15. Loans Granted Year-to-Date	10,790	031A	$263,197,542	031B
a. Payday Alternative Loans (PALs I and PALs II) Granted Year-to-Date (also include amount in item 15) (FCU Only)		031C		031D

GOVERNMENT GUARANTEED LOANS			Number	Account	Outstanding Balance	Account	Guaranteed Portion	Account
16. Non-Commercial Loans (included in items 1 - 11 above)	a.	1. Small Business Administration	1	LN0050	$19,887	LN0051	$16,904	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	18	691B1	$4,817,491	691C1	$3,511,911	691C2
	b.	Other Government Guaranteed Commercial Loans	0	691P	$0	691P1	$0	691P2

Credit Union Name: I. H. MISSISSIPPI VALLEY

Federal Charter/Certificate Number: 60337

Back to Navigation Page

SCHEDULE A
LOANS, SUPPLEMENTAL INFORMATION AS OF: JUNE, 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	$442,283	024B	$137,875	DL0002	$153,392	026B	$25,616	027B	$0	028B	$316,883	045B	79	045A
2. Payday Alternative Loans (PALs loans) (FCU Only)		089B		DL0009		127B		128B		129B		130B		130A
3. Non-Federally Guaranteed Student Loans	$77,175	020T	$0	DL0016	$40,106	021T	$0	022T	$0	023T	$40,106	041T	1	053E
4. All Other Unsecured Loans/Lines of Credit	$133,625	DL0022	$50,208	DL0023	$20,089	DL0024	$0	DL0025	$0	DL0026	$70,297	DL0027	67	DL0028
5. New Vehicle Loans	$3,234,929	020C1	$822,957	DL0030	$328,462	021C1	$248,820	022C1	$67	023C1	$1,400,306	041C1	51	035E1
6. Used Vehicle Loans	$15,619,832	020C2	$3,270,396	DL0037	$1,701,777	021C2	$601,321	022C2	$146,192	023C2	$5,719,686	041C2	303	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	$1,305	DL0050	$21,965	DL0051	$13,419	DL0052	$0	DL0053	$0	DL0054	$35,384	DL0055	2	DL0056
9. Secured by 1st Lien on a single 1- to 4-Family Residential Property	$90,905	DL0057	$2,170,857	DL0058	$900,966	DL0059	$177,078	DL0060	$734,250	DL0061	$3,983,151	DL0062	43	DL0063
10. Secured by Junior Lien on a single 1- to 4-Family Residential Property	$0	DL0064	$36,703	DL0065	$33,323	DL0066	$0	DL0067	$56,728	DL0068	$126,754	DL0069	6	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	$1,429,041	DL0101	$0	DL0102	$0	DL0103	$1,429,041	DL0104	3	DL0105
16. Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property	$230,531	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	$154,591	DL0122	$2,727,076	DL0123	$142,922	DL0124	$3,024,589	DL0125	5	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	$3,185	DL0134	$1,178	DL0135	$0	DL0136	$0	DL0137	$0	DL0138	$1,178	DL0139	1	DL0140
21. TOTAL DELINQUENT LOANS AND LEASES	$19,833,770	020B	$6,512,139	DL0141	$4,775,166	021B	$3,779,911	022B	$1,080,159	023B	$16,147,375	041B	561	041A

Credit Union Name: I. H. MISSISSIPPI VALLEY

Federal Charter/Certificate Number: 60337

SCHEDULE A
LOANS, SUPPLEMENTAL INFORMATION AS OF: JUNE, 30 2026

Back to Navigation Page

SECTION 2 - DELINQUENT LOANS & LEASES (continued)

			Amount	Account
22. Amount of reportable delinquency included in Total Delinquent Loans and Leases (Account 041B) that relates to:	a.	Participation Loans Purchased Under 701.22 (Account 691L)	$0	DL0142
	b.	Indirect Loans (Account 618A)	$6,917,770	041E
	c.	Whole or Partial Loans Purchased Under 701.23	$0	DL0144
23. Amount of Non-Commercial Loans in Non-Accrual Status			$5,343,190	DL0145
24. Amount of Commercial Loans in Non-Accrual Status			$12,995,458	DL0146
25. Total outstanding balances of loans affected by bankruptcy claims			$5,737,734	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)	220	1000F	$2,627,659	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	44	DL0148	$629,572	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	$868,039	680	$193,855	681
2. Payday Alternative Loans (PALs I and PALs II) (FCU Only)		136		137
3. Non-Federally Guaranteed Student Loans	$0	550T	$13,450	551T
4. All Other Unsecured Loans/Lines of Credit	$318,722	CH0007	$79,710	CH0008
5. New Vehicle Loans	$1,316,035	550C1	$342,993	551C1
6. Used Vehicle Loans	$10,158,559	550C2	$2,260,385	551C2
7. Leases Receivable	$0	550D	$0	551D
8. All Other Secured Non-Real Estate Loans/Lines of Credit	$57,421	CH0015	$33,078	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	$11,078	CH0019	$3,860	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	$19,942	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	$3,296	CH0035	$3,005	CH0036
19. Unsecured Commercial Loans	$0	CH0037	$0	CH0038
20. Unsecured Revolving Lines of Credit for Commercial Purposes	$26,823	CH0039	$10,924	CH0040
21. **Total Charge Offs and Recoveries (Sum of items 1 - 20)**	$12,779,915	550	$2,941,260	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)	$11,134,926	550E	$2,573,458	551E
	c.	Whole or Partial Loans Purchased Under 701.23	$0	CH0047	$0	CH0048

Credit Union Name: I. H. MISSISSIPPI VALLEY

Federal Charter/Certificate Number: 60337

Back to Navigation Page

SCHEDULE A
LOANS, SUPPLEMENTAL INFORMATION AS OF: JUNE, 30 2026

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	28	995	$2,499,001	956

FEDERAL CREDIT UNION INTEREST RATE CEILING REPORT (FCU Only)			Amount	Account
2. Federal Credit Union Interest Rate Ceiling	a.	Dollar amount of loans with interest rates that exceed 15%		567
	b.	Aggregate weighted average interest rate for the loans with interest rates that exceed 15%		568

PURCHASED CREDIT IMPAIRED LOANS (PCILs) - Complete this section if the credit union has any PCILs and HAS NOT adopted CECL.

Complete this section if the credit union has any PCILs and HAS NOT adopted CECL.

Report purchased impaired loans, whether obtained through merger or other purchase. Refer to FASB Accounting Standards Codification 310-30.

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

Complete this section if the credit union has adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL)

PURCHASED FINANCIAL ASSETS WITH CREDIT DETERIORATION (PCD) - Complete this section for PCD assets acquired during the current reporting period (quarter).

Report financial assets purchased with credit deterioration, whether obtained through merger or other purchase. Refer to FASB Accounting Standards Codification 326.

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

Credit Union Name: I. H. MISSISSIPPI VALLEY

Federal Charter/Certificate Number: 60337

SCHEDULE A
LOANS, SUPPLEMENTAL INFORMATION AS OF: JUNE, 30 2026

Back to Navigation Page

SECTION 5 - INDIRECT LOANS

Complete this section if the credit union has any indirect loans outstanding. Report all indirect loans reported on page 6 regardless of acquisition method. Indirect loan participations must also be reported in Schedule A, Section 6.

	Number	Account	Amount	Account
1. New and Used Vehicle Loans	40,573	IN0001	$872,618,587	IN0002
2. First Lien and Junior Lien Residential Loans	0	IN0003	$0	IN0004
3. Commercial Loans	0	IN0005	$0	IN0006
4. All Other Loans	164	IN0007	$3,951,846	IN0008
5. **TOTAL OUTSTANDING INDIRECT LOANS (Sum of each column)**	40,737	617A	$876,570,433	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	8	SL0022	$2,058,200	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	8	SL0024	$2,058,200	736				
b. Loans Transferred with Limited Recourse Qualifying for Sales Accounting	0	SL0026	$0	819				
c. Real Estate Loans Sold with Servicing Retained	2	SL0028	$362,000	SL0029	4,526	SL0030	$421,780,023	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	$5,655,839	SL0038	$0	SL0039
5. Non-Federally Guaranteed Student Loans	$0	691L7	$0	SL0041	$0	691N7	$0	SL0043
6. 1- to 4-Family Residential Property	$74,737,845	691L2	$0	SL0045	$0	691N2	$0	SL0047
7. Commercial Loans excluding Construction & Development	$1,490,951	691L8	$1,500,000	SL0049	$749,035	691N8	$0	SL0051
8. Commercial Construction & Development	$1,308,700	691L9	$0	SL0053	$0	691N9	$0	SL0055
9. All Other	$0	SL0056	$0	SL0057	$0	SL0058	$0	SL0059
10. **TOTAL (Sum of each column)**	$77,537,496	691L	$1,500,000	690	$6,404,874	691N	$0	691

Credit Union Name: I. H. MISSISSIPPI VALLEY

Federal Charter/Certificate Number: 60337

SCHEDULE A
LOANS, SUPPLEMENTAL INFORMATION AS OF: JUNE, 30 2026

Back to Navigation Page

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

1- to 4-FAMILY RESIDENTIAL PROPERTY LOANS/LINES OF CREDIT SECURED BY 1ST LIEN			No. of Loans Outstanding	Account	Amt of Loans Outstanding	Account	Amount Granted Year-To-Date	Account
1. Fixed Rate	a.	> 15 Years	2,182	RL0001	$325,326,184	RL0002	$62,793,745	RL0003
	b.	15 Years or less	420	RL0004	$10,551,936	RL0005	$1,034,965	RL0006
2. Balloon/Hybrid	a.	> 5 Years	547	RL0007	$96,258,139	RL0008	$452,089	RL0009
	b.	5 Years or less	706	RL0010	$106,505,949	RL0011	$10,205,882	RL0012
3. Adjustable Rate			464	RL0013	$85,152,649	RL0014	$1,106,304	RL0015
4. **Total 1- to 4-family residential property loans/lines of credit secured by 1st lien (Sum of each column)**					$623,794,857	RL0016	$75,592,985	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	586	RL0018	$13,117,045	RL0019	$1,361,066	RL0020
	b.	Adjustable Rate	0	RL0021	$0	RL0022	$0	RL0023
6. Open-End	a.	Fixed Rate	111	RL0024	$3,356,634	RL0025	$22,070	RL0026
	b.	Adjustable Rate	462	RL0027	$13,462,591	RL0028	$1,759,042	RL0029
7. **Total 1- to 4-family residential property loans/lines of credit secured by junior lien (Sum of each column)**					$29,936,270	RL0030	$3,142,178	RL0031

Must equal Account 386A on Schedule A, Section 1

ALL OTHER NON-COMMERCIAL REAL ESTATE								
8. Closed-End	a.	Fixed Rate	12	RL0032	$242,489	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)**					$242,489	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**	5,490	RL0046	$653,973,616	RL0047	$78,735,163	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	$5,498,115	704A2
13. Amount of real estate loans reported in Account RL0047 above that contractually refinance, reprice or mature within the next 5 years	$241,690,514	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	26	704C2	$5,914,378	704C1	$2,319,995	704C3

Credit Union Name: I. H. MISSISSIPPI VALLEY

Federal Charter/Certificate Number: 60337

SCHEDULE A
LOANS, SUPPLEMENTAL INFORMATION AS OF: JUNE, 30 2026

Back to Navigation Page

SECTION 8 - COMMERCIAL LENDING

Complete this section if the credit union has outstanding commercial loans or has sold commercial loans year-to-date.

		Commercial Loans							
		No. of Loans	Account	Outstanding Balance	Account	No. of Loans Granted or Purchased Year-To-Date	Account	Amount Granted or Purchased Year-To-Date	Account
1. **Commercial Loans to Members**									
a.	Construction and Development Loans	6	143A3	$2,134,951	143B3	1	143C3	$42,961	143D3
b.	Secured by Farmland	0	961A5	$0	042A5	0	099A5	$0	463A5
c.	Secured by Multifamily	32	900M	$15,448,689	400M	3	090M	$1,454,798	475M
d.	Secured by Owner Occupied, Non-Farm, Non-Residential Property	97	900H2	$50,654,242	400H2	5	090H2	$2,871,500	475H2
e.	Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property	114	900J2	$122,809,124	400J2	11	090J2	$14,799,153	475J2
f.	**TOTAL COMMERCIAL REAL ESTATE SECURED** (Sum of each column)	249	900K2	$191,047,006	718A3	20	090K2	$19,168,412	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	75	900L2	$22,195,283	400L2	15	090L2	$2,166,436	475L2
i.	Unsecured Commercial Loans	36	900C5	$215,282	400C5	1	090C5	$207,643	475C5
j.	Unsecured Revolving Lines of Credit for Commercial Purposes	73	900C6	$459,948	400C6	3	090C6	$4,119	475C6
k.	**TOTAL COMMERCIAL LOANS TO MEMBERS** (Sum of each column)	433	900A1	$213,917,519	400A1	39	090A1	$21,546,610	475A1
2. **Purchased commercial loans or participation interests to nonmembers**									
a.	Construction and Development Loans	1	143A4	$1,308,700	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)	1	900K3	$1,308,700	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	1	900L3	$1,490,951	400L3	1	090L3	$1,500,000	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)	2	900B1	$2,799,651	400B1	1	090B1	$1,500,000	475B1
	TOTAL COMMERCIAL LOANS (Sum of Accounts 900A1 and 900B1 and Sum of Accounts 400A1 and 400B1)	435	900T1	$216,717,170	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			$180,136,386	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	$222,686,265	400A

Credit Union Name: I. H. MISSISSIPPI VALLEY

Federal Charter/Certificate Number: 60337

Back to Navigation Page

SCHEDULE B
INVESTMENTS,SUPPLEMENTAL INFORMATION AS OF: JUNE, 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	$6,331,262	NV0015	$6,351,941	NV0016
	b.	Agency/GSE Non-Debenture Instruments - Guaranteed	$0	NV0017	$0	NV0018	$166,401,086	NV0019	$158,581,758	NV0020
	c.	**TOTAL FEDERAL AGENCY SECURITIES - GUARANTEED**	$0	NV0021	$0	NV0022	$172,732,348	NV0023	$164,933,699	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	$3,449,000	NV0075	$3,486,715	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	$176,181,348	NV0083	$168,420,414	NV0084

Credit Union Name: I. H. MISSISSIPPI VALLEY

Federal Charter/Certificate Number: 60337

SCHEDULE B
INVESTMENTS, SUPPLEMENTAL INFORMATION AS OF: JUNE, 30 2026

Back to Navigation Page

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

			Fair Value	Account
1. US Government Obligations			$0	NV0087
2. Federal Agency Securities - Guaranteed	a.	Agency/GSE Debt Instruments - Guaranteed	$0	NV0088
	b.	Agency/GSE Non-Debenture Instruments - Guaranteed	$0	NV0089
	c.	**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

Credit Union Name: I. H. MISSISSIPPI VALLEY

Federal Charter/Certificate Number: 60337

Back to Navigation Page

SCHEDULE B
INVESTMENTS, SUPPLEMENTAL INFORMATION AS OF: JUNE, 30 2026

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	$0	NV0111	$0	NV0112	$0	NV0113	$0	NV0114	$0	NV0115	$0	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	$5,711,184	AS0062	$39,193,655	AS0063	$90,486,974	AS0064	$30,823,240	AS0065	$2,205,361	AS0066	$168,420,414	NV0134
5. Held-to-Maturity Debt Securities	$0	AS0068	$0	AS0069	$0	AS0070	$0	AS0071	$0	AS0072	$0	NV0140
6. Other Investments	$0	NV0141	$4,216,400	NV0142	$0	NV0143	$0	NV0144	$2,300,000	NV0145	$6,516,400	NV0146
7. **Total (Sum items 1 - 6)**	$5,711,184	NV0153	$43,410,055	NV0154	$90,486,974	NV0155	$30,823,240	NV0156	$4,505,361	NV0157	$174,936,814	NV0158

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

Credit Union Name: I. H. MISSISSIPPI VALLEY

Federal Charter/Certificate Number: 60337

SCHEDULE B
INVESTMENTS, SUPPLEMENTAL INFORMATION AS OF: JUNE, 30 2026

Back to Navigation Page

SECTION 4 - INVESTMENTS - MEMORANDA - Complete this schedule as applicable.

	Amount	Account
1. Non-Conforming Investments (State Credit Unions ONLY). Exclude investments listed in Accounts 789C or 789D (below).	$0	784A
2. Outstanding balance of brokered certificates of deposit and share certificates	$3,449,000	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	$165,000	NV0169	$32,168,346	NV0170	$34,372,364	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)**					$34,372,364	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

Credit Union Name: I. H. MISSISSIPPI VALLEY

Federal Charter/Certificate Number: 60337

Back to Navigation Page

SCHEDULE C
COMMITMENTS AND OFF-BALANCE SHEET EXPOSURES AS OF: JUNE, 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			$5,969,094	814K
2. Unfunded Commitments for All Remaining Loans (Non-Commercial Loans)	a.	Revolving Open-End lines secured by 1- to 4-Family Residential Properties	$31,368,680	811D
	b.	Credit Card Lines	$136,834,388	812C
	c.	Unsecured Share Draft Lines of Credit	$303,260	815C
	d.	Unused Overdraft Protection Program	$27,378,930	822C
	e.	Other Unfunded Commitments	$1,861,043	816B5
	f.	**Total Unfunded Commitments for Non-Commercial Loans (Sum of items 2a through 2e)**	$197,746,301	816T
3. **Total Unfunded Commitments for all loan types (Sum of Accounts 814K and 816T)**			$203,715,395	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			$164,516,578	LQ0013
2. Conditionally Cancelable Unfunded Commitments	a.	Commercial Loans	$5,969,094	LQ0014
	b.	Consumer Loans - Secured and Real Estate	$33,174,011	LQ0015
	c.	Consumer Loans - Unsecured	$55,712	LQ0016
	d.	Total Conditionally Cancelable Unfunded Commitments (Sum of Accounts LQ0014, LQ0015, and LQ0016)	$39,198,817	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			$31,397,890	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			$13,135,970	LQ0030

Credit Union Name: I. H. MISSISSIPPI VALLEY

Federal Charter/Certificate Number: 60337

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

Back to Navigation Page

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

	Amount	Account
1. Other Contingent Liabilities	$0	818A

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

			Total Borrowing Capacity	Account	Draws Against Borrowing Capacity	Account	Assets Pledged to Secure Borrowing Capacity	Account
1. Borrowing Arrangements	a.	Corporate Credit Unions	$215,000,000	884	$0	885A	$936,792,879	LQ0035
	b.	Natural Person Credit Unions	$0	884C	$0	885A1	$0	LQ0039
	c.	Federal Home Loan Bank	$484,466,414	LQ0040	$55,000,000	885A3	$680,497,106	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)	$699,466,414	881	$55,000,000	885A4	$1,617,289,985	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	$55,000,000	883A	$0	883B1	$0	883B2	$55,000,000	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)	$55,000,000	860A	$0	860B1	$0	860B2	$55,000,000	LQ0860

Credit Union Name: I. H. MISSISSIPPI VALLEY

Federal Charter/Certificate Number: 60337

SCHEDULE D

SHARES, SUPPLEMENTAL INFORMATION, AS OF: JUNE, 30 2026

Back to Navigation

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)	149,553	083
2. Number of potential members	4,652,041	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	89,011	452	$497,037,470	902A					$497,037,470	902
2. Regular Shares	186,195	454	$540,807,780	657A					$540,807,780	657
3. Money Market Shares	2,378	458	$168,528,784	911A					$168,528,784	911
4. Share Certificates	19,502	451	$654,102,754	908A	$47,466,731	908B1	$1,388,522	908B2	$702,958,007	908C
5. IRA/KEOGH Accounts	4,141	453	$60,175,812	906A	$3,960,766	906B1	$987,032	906B2	$65,123,610	906C
6. All Other Shares	3,659	455	$17,998,770	630A	$0	630B1	$0	630B2	$17,998,770	630
7. **TOTAL SHARES** (Sum of each column)	304,886	966	$1,938,651,370	013A	$51,427,497	013B1	$2,375,554	013B2	$1,992,454,421	SH0013
8. Nonmember Deposits	6	457	$4,764,026	880A	$20,468,000	880B1	$0	880B2	$25,232,026	SH0880
9. **TOTAL SHARES and DEPOSITS** (Sum of items 7 and 8)	304,892	460	$1,943,415,396	018A	$71,895,497	018B1	$2,375,554	018B2	$2,017,686,447	SH0018

Additional Shares/ Deposits (Included in the Shares/Deposits Listed Above)	Amount	Account
10. Accounts Held by Member Public Units	$34,991,698	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)	$335,635,974	638
14. Dollar Amount of IRA/Keogh share and IRA/Keogh share certificate accounts = or > $100,000	$24,967,812	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	$191,234,115	643
17. Negative Shares Included in All Other Unsecured Loans/Lines of Credit on Page 6	$1,187,586	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	$180,847,744	065A4
2. Uninsured Nonmember Shares and Deposits	$0	067A2
3. Total Uninsured Shares and Deposits (Sum of Accounts 065A4 and 067A2)	$180,847,744	068A
4. Total Insured Shares and Deposits (Account 018 less Account 068A)	$1,836,838,703	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

Credit Union Name: I. H. MISSISSIPPI VALLEY

Federal Charter/Certificate Number: 60337

Back to Navigation Page

SCHEDULE E
SUPPLEMENTAL INFORMATION AS OF: JUNE, 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)	416	564A
	b.	Part-Time (25 hours or less per week)	27	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?	Yes	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	165	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	$7,428,574	851
2. Total Amount loaned to CUSOs	$0	852
3. Total Aggregate Cash Outlay in CUSOs	$9,748,780	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

Credit Union Name: I. H. MISSISSIPPI VALLEY

Federal Charter/Certificate Number: 60337

SCHEDULE F
DERIVATIVE TRANSACTIONS REPORT AS OF: JUNE, 30 2026

Back to Navigation Page

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

Credit Union Name: I. H. MISSISSIPPI VALLEY

Federal Charter/Certificate Number: 60337

SCHEDULE G
CAPITAL ADEQUACY WORKSHEET AS OF: JUNE, 30 2026

Back to Navigation Page

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

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

	Amount	Account
1. Select the date of adoption of ASC Topic 326 - Financial Instruments - Credit Losses (CECL)	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))	-$25,112	NW0002

SECTION 2 - NET WORTH CALCULATION

	Amount	Account
1. Undivided Earnings	$192,354,015	940
2. Appropriation for Non-Conforming Investments (State Credit Union ONLY)	$0	668
3. Other Reserves (Appropriations of Undivided Earnings)	$2,869,570	658
4. Net Income (unless this amount is already included in Undivided Earnings)	$12,792,466	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	$620,817	1004A
b. Adjustments made to Retained Earnings acquired through Business Combinations during current quarter (See Instructions)	$0	1004B
c. Adjusted Gain from Bargain Purchase due to Business Combinations completed during current quarter (See Instructions)	$0	1004C
d. Current Quarter's Total Adjusted Retained Earnings acquired through Business Combinations (Accounts 1004A + 1004B - 1004C)	$620,817	1004
8. **TOTAL NET WORTH** (Sum of Accounts 940, 668, 658, 602, NW0004, 925A, and 1004)	$208,636,868	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	$2,288,597,162	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)	$2,296,283,708	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))	9.12		998
2. Risk-Based Capital Ratio (Credit unions with total assets over $500 million that did not opt in to CCULR)	15.33	Applicable	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

Credit Union Name: I. H. MISSISSIPPI VALLEY

Federal Charter/Certificate Number: 60337

Back to Navigation Page

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?	No	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)	$2,296,283,708	010

Qualifying Criteria (See Instructions)	Input	Account	Ratio	Account
4. CCULR (net worth ratio) of 9% or greater			9.12	998
5. Off-Balance sheet exposures (Requires 25% or less of Total Assets)	$70,596,707	LR0002	3.07	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

Credit Union Name: I. H. MISSISSIPPI VALLEY

Federal Charter/Certificate Number: 60337

Back to Navigation Page

SCHEDULE I
RISK-BASED CAPITAL CALCULATION AS OF: JUNE, 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	$192,354,015	940
2.	Appropriations for non-conforming investments	$0	668
3.	Other reserves	$2,869,570	658
4.	Equity acquired in merger	$620,817	658A
5.	Net income	$12,792,466	602
6.	**Total Equity (Sum of Accounts 940, 668, 658, 658A, and 602)**	$208,636,868	RB0001

ADDITIONS

7.	Allowance for Credit Losses (Sum of Accounts 719, AS0048, AS0041, and LI0003)	$46,260,994	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)**	$46,260,994	RB0005

DEDUCTIONS

11.	NCUSIF capitalization deposit	$17,869,342	794
12.	Goodwill	$761,000	009D2
	a. Less: Excluded Goodwill	$0	RB0006
13.	Other intangible assets	$831,767	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)**	$19,462,109	RB0009
16.	**TOTAL RISK-BASED CAPITAL NUMERATOR BEFORE MORTGAGE SERVICING ASSETS DEDUCTION (Sum of Accounts RB0001 plus RB0005 minus RB0009)**	$235,435,753	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)**	$235,435,753.00	RB0012

Credit Union Name: I. H. MISSISSIPPI VALLEY

Federal Charter/Certificate Number: 60337

SCHEDULE I
RISK-BASED CAPITAL CALCULATION AS OF: JUNE, 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 0%	2 20%	3 50%	4 75%	5 100%
18.	Cash and Deposits in Financial Institutions or Reserve Banks	AS0009 $144,033,124	RB0013 $0	RB0014 $144,033,124	RB0015 $52,255,093	RB0016 $91,763,925			RB0017 $14,106
	INVESTMENTS								
19.	Securities	AS0013 $168,420,414	RB0018 $0	RB0019 $168,420,414	RB0020 $16,735,824	RB0021 $151,684,590	RB0022 $0		RB0023 $0
20.	Other Investments	AS0017 $6,516,400	RB0028 $0	RB0029 $6,516,400	RB0030 $0	RB0031 $4,216,400			RB0032 $0
21.	**Total Investments** (Sum each column)	RB0039 $174,936,814	RB0040 $0	RB0041 $174,936,814	RB0042 $16,735,824	RB0043 $155,900,990	RB0044 $0		RB0045 $0
	LOANS								
22.	First Lien Residential Real Estate Loans	703A $623,794,857	RB0051 $182,879	RB0052 $623,977,736			RB0053 $622,165,441	RB0054 $0	RB0055 $1,812,295
23.	Junior-Lien Residential Real Estate Loans	386A $29,936,271	RB0056 -$182,879	RB0057 $29,753,392					RB0058 $29,663,341
24.	Consumer Loans (Sum of Accounts 396, 397A, 698A, 397, 385, 370, 002, 698C and 386B)	RB0060 $1,015,497,032	RB0061 $0	RB0062 $1,015,497,032	RB0063 $1,334,487	RB0064 $60,295		RB0065 $938,194,096	RB0066 $72,628,892
25.	Commercial Loans (Sum of Accounts 718A5 and 400P)	RB0068 $216,717,170	RB0069 $0	RB0070 $216,717,170	RB0071 $0	RB0072 $2,959,667			RB0073 $209,303,873
26.	Loans held for sale	003 $0	RB0075 $0						
27.	Less: Allowance for Credit Losses (Loans)	RB0177 $46,217,864	RB0076 $0	RB0077 $46,217,864	RB0078 $46,217,864				
28.	**Total Loans** (Account RB0079 equals sum of 703A, 386A, RB0060, RB0068, 003 less RB0177)	RB0079 $1,839,727,466	RB0080 $0	RB0081 $1,839,727,466	RB0082 -$44,883,377	RB0083 $3,019,962	RB0084 $622,165,441	RB0085 $938,194,096	RB0086 $313,408,401
29.	Other Assets (RB0088 equals sum of 798A, 007, 008, 794, and AS0036)	RB0088 $137,586,304	RB0089 $0	RB0090 $137,586,304	RB0091 $19,462,109.00				RB0092 $115,678,074
30.	**Total On-Balance Sheet Assets by Risk Weight** (RB0099 equals sum of AS0009, RB0039, RB0079, and RB0088)	RB0099 $2,296,283,708		RB0100 $2,296,283,708	RB0101 $43,569,649	RB0102 $250,684,877	RB0103 $622,165,441	RB0104 $938,194,096	RB0105 $429,100,581
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 $1,514,115,565.90				RB0113 $50,136,975.40	RB0114 $311,082,720.50	RB0115 $703,645,572.00	RB0116 $429,100,581.00

Continued on page 26

Credit Union Name: I. H. MISSISSIPPI VALLEY

Federal Charter/Certificate Number: 60337

SCHEDULE I
RISK-BASED CAPITAL CALCULATION AS OF: JUNE, 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	100.00	$2,300,000
21. **Total Investments** (Sum each column)	RB0046		RB0047	RB0048	RB0049		RB0050
	$0		$0	$0	$0		$2,300,000
LOANS							
22. First Lien Residential Real Estate Loans							
23. Junior-Lien Residential Real Estate Loans	RB0059						
	$90,051						
24. Consumer Loans	RB0067						
	$3,279,262						
25. Commercial Loans	RB0074						
	$4,453,630						
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						
	$7,822,943						
29. Other Assets (RB0088 equals sum of 798A, 007, 008, 794, and AS0036)	RB0093	RB0094	RB0095		RB0096	RB0097	RB0098
	$0	$2,446,121	$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
	$7,822,943	$2,446,121	$0	$0	$0		$2,300,000
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
	$11,734,414.50	$6,115,302.50	$0.00	$0.00	$0.00		$2,300,000.00

Credit Union Name: I. H. MISSISSIPPI VALLEY

Federal Charter/Certificate Number: 60337

SCHEDULE I
RISK-BASED CAPITAL CALCULATION AS OF: JUNE, 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 **0%**	2 **2%**	3 **4%**	4 **20%**	5 **50%**
32. Unfunded Commitment - Commercial loans	**LQ0014** $5,969,094	50%	**RB0123** $2,984,547.00					
33. Unfunded Commitment - Consumer Loans - Secured & RE	**LQ0015** $33,174,011	10%	**RB0125** $3,317,401.00					**RB0126** $1,514,491.00
34. Unfunded Commitment - Consumer Loans - Unsecured	**LQ0016** $55,712	10%	**RB0129** $5,571.00					
35. Federal Home Loan Bank under the MPF program	**LQ0021** $31,397,890	20%	**RB0131** $6,279,578.00					**RB0132** $6,279,578.00
36. All other off-balance sheet exposures (Sum of LQ0020, LQ0022, LQ0023, LQ0026, LQ0027, LQ0028, LQ0029, and LQ0030)	**RB0133** $13,135,970.00	100%	**RB0134** $13,135,970.00					**RB0135** $0.00
37. Over-the-counter derivatives			**RB0140** $0.00	**RB0141** $0.00	**RB0142** $0.00	**RB0143** $0.00	**RB0144** $0.00	**RB0145** $0.00
38. Centrally cleared derivatives			**RB0148** $0.00	**RB0149** $0.00	**RB0150** $0.00	**RB0151** $0.00	**RB0152** $0.00	
39. **TOTAL OFF-BALANCE SHEET AND DERIVATIVE CREDIT EQUIVALENT AMOUNTS** (Sum each column)			**RB0153** $25,723,067.00	**RB0154** $0.00	**RB0155** $0.00	**RB0156** $0.00	**RB0157** $0.00	**RB0158** $7,794,069.00
40. **TOTAL RISK-WEIGHTED ASSETS - OFF BALANCE SHEET AND DERIVATIVE EXPOSURES** (RB0162 equals sum of RB0163, RB0164, RB0165, RB0166, RB0167, RB0168, and RB0169)	**RB0162** $21,825,532.50				**RB0163** $0.00	**RB0164** $0.00	**RB0165** $0.00	**RB0166** $3,897,034.50

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.

Continued on page 28

Credit Union Name: I. H. MISSISSIPPI VALLEY

Federal Charter/Certificate Number: 60337

SCHEDULE I
RISK-BASED CAPITAL CALCULATION AS OF: JUNE, 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**		
			$2,984,547.00		
33.	Unfunded Commitment - Consumer Loans - Secured & RE	**RB0127**	**RB0128**		
		$2,000.00	$1,800,910.00		
34.	Unfunded Commitment - Consumer Loans - Unsecured		**RB0130**		
			$5,571.00		
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	$13,135,970.00	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**
		$2,000.00	$17,926,998.00		$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**
		$1,500.00	$17,926,998.00		$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**
		$2,322,006,775.00
42.	**TOTAL RISK-WEIGHTED ASSETS (Sum of RB0112 and RB0162)**	**RB0171**
		$1,535,941,098.40
43.	**TOTAL RISK-BASED CAPITAL RATIO (RB0012 divided by RB0171)**	**RB0172**
		15.33