

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

# Call Report Form 5300

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**TO THE BOARD OF DIRECTORS OF THE  
CREDIT UNION ADDRESSED:**

This booklet contains the Call Report, Form 5300. This form is effective June 30, 2020 until superseded. Please complete the Call Report using accounting and statistical information from your credit union's records as of reporting cycle date. Instructions for completing the form are available for separate download on the NCUA website, [www.ncua.gov](http://www.ncua.gov). The NCUA website provides the quarterly filing date. In addition, credit union contacts of record receive quarterly email notifications of the cycle highlights.

If you have any non-technical questions, please contact your National Credit Union Administration Regional Office or your state credit union supervisor, as appropriate. Please call NCUA Customer Service at 1-800-827-3255 with any technical questions.

**NATIONAL  
CREDIT UNION  
ADMINISTRATION**



**CALL REPORT  
Form 5300  
Effective  
June 30, 2020  
Until Superseded**

Credit Union Name: BENCHMARKFederal Charter/Certificate Number: 3738**INSTRUCTIONS FOR REPORTING REQUIREMENTS**

The Call Report contains three sections: a core section (pages 1 -11), PCA Net Worth Calculation Worksheet (Page 12) and supplementary schedules.

All credit unions must complete the core section every reporting period. The PCA Net Worth Calculation Worksheet requires no input unless you have early adopted Accounting Standards Codification Topic 326: Financial Instruments - Credit Losses, completed a merger or acquisition that qualifies for Business Combination Accounting or intend to use an optional Total Assets Election to compute your net worth ratio. In this case, you must input your financial information into the system.

The supplementary schedules A - E, pages 13 - 22, require your input only if applicable. The table below reflects the supplementary schedules and applicable reporting requirements for each schedule.

<b>SCHEDULE</b>	<b>REPORTING REQUIREMENT</b>
A - Specialized Lending	Complete this schedule if your credit union: <ul style="list-style-type: none"> <li>• has indirect loans outstanding,</li> <li>• has real estate loans outstanding or real estate lending activity year to date,</li> <li>• has purchased or sold whole or partial loans year to date,</li> <li>• has participation loans outstanding or participation lending activity year to date,</li> <li>• has commercial/business loans outstanding or commercial lending activity year to date,</li> <li>• has any Troubled Debt Restructured (TDR) loans outstanding or has approved TDR loans year-to-date,</li> <li>• has credit impaired loans (PCILs) purchased or obtained in a merger, or</li> <li>• has financial assets with credit deterioration (PCDs) purchased or obtained in a merger.</li> </ul>
B - Investments, Supplemental Information	Complete this schedule if your credit union: <ul style="list-style-type: none"> <li>• has investments classified as Trading, Available for Sale, or Held to Maturity,</li> <li>• has non-security investments that meet the requirements of Section 703.10(a),</li> <li>• has investments purchased under an investment pilot program as defined by Section 703.19,</li> <li>• has investment repurchase agreements,</li> <li>• has investments not authorized by the FCU Act or NCUA Rules and Regulations,</li> <li>• has investments in brokered certificates of deposit or brokered share certificates,</li> <li>• has assets purchased to fund employee benefit plans or deferred compensation plans that are not authorized under Part 703, or</li> <li>• has assets purchased to fund Charitable Donation Accounts.</li> </ul>
C - Credit Union Service Organization (CUSO) Information	Complete this schedule if your credit union has investments, loans, or an aggregate cash outlay in CUSOs.
D - Derivative Transactions Report	Complete this schedule if your credit union uses derivative contracts.
E - Bank Secrecy Act/Anti-Money Laundering Information	Complete this schedule if Money Services Businesses hold accounts at your credit union.

**INSTRUCTIONS FOR CORRECTING A SUBMITTED CALL REPORT**

If a previously submitted Call Report contains errors, inaccurate information, or omissions, you must correct and resubmit it. Instructions for correcting and resubmitting Call Reports in CUOnline can be found in the

[CUOnline User's Guide for Natural Person Credit Unions](#)

NCUA 5300

Effective June 30, 2020

Previous Editions Are Obsolete

Credit Union Name: BENCHMARKFederal Charter/Certificate Number: 3738**CERTIFICATION OF NCUA 5300 CALL REPORT AS OF: DECEMBER, 31 2021**

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: Williams  
Please Print

First Name: Ella  
Please Print

Last Name: Williams  
(Signature)

First Name: Ella  
(Signature)

Date: 01/28/2022

Validation Date: 01/29/2022

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 to 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: BENCHMARK

Federal Charter/Certificate Number: 3738

## STATEMENT OF FINANCIAL CONDITION AS OF: DECEMBER, 31 2021

This page must be completed by all credit unions.

## ASSETS

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

No AS0010

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

## CASH:

			Amount	Acct
1. Cash on Hand	a.	Coin and Currency	\$775,644	AS0004
	b.	Cash Items in Process of Collection	\$61,048	AS0005
	c.	Total Cash on Hand	\$836,692	730A
2. Cash on Deposit (Amounts Deposited in Financial Institutions)	a.	Cash on Deposit in Corporate Credit Unions	\$5,766,308	730B1
	b.	Cash on Deposit in a Federal Reserve Bank	\$0	AS0003
	c.	Cash on Deposit in Other Financial Institutions	\$32,198	730B2
	d.	Total Cash on Deposit (Amounts Deposited in Financial Institutions)	\$5,798,506	730B
3. Cash Equivalents (Investments with Original Maturities of Three Months or Less)			\$0	730C

## INVESTMENTS: If your credit union reports amounts for items 4 - 7 below, complete Schedule B - Investments, Supplemental Information.

	A		B		C1		C2		D		E	
	<= 1 Year	Acct	> 1-3 Years	Acct	> 3-5 Years	Acct	> 5-10 Years	Acct	> 10 Years	Acct	TOTAL AMOUNT	Acct
4. Equity Securities	\$0	AS0050	\$0	AS0051	\$0	AS0052	\$0	AS0053	\$0	AS0054	\$0	AS0055
5. Trading Debt Securities	\$0	AS0056	\$0	AS0057	\$0	AS0058	\$0	AS0059	\$0	AS0060	\$0	AS0061
6. Available-for-Sale Debt Securities	\$3,510,950	AS0062	\$14,742,875	AS0063	\$16,237,932	AS0064	\$10,642,795	AS0065	\$1,173,644	AS0066	\$46,308,196	AS0067
7. Held-to-Maturity Debt Securities <sup>1</sup>	\$0	AS0068	\$0	AS0069	\$0	AS0070	\$0	AS0071	\$0	AS0072	\$0	AS0073
a.	Allowance for Credit Losses on HTM Debt Securities - Enter an amount if you have early adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL), as applicable										\$0	AS0041
b.	Held-to-Maturity Securities, net of allowance for credit losses on HTM Debt Securities (Sum of AS0073, and AS0041)										\$0	AS0001
8. Deposits in commercial banks, S&Ls, savings banks	\$6,743,000	744A	\$2,499,000	744B	\$0	744C1	\$0	744C2	\$0	744D	\$9,242,000	744C
9. Loans to and investments in natural person credit unions	\$1,700,000	672A	\$1,464,000	672B	\$0	672C1	\$0	672C2	\$0	672D	\$3,164,000	672C
10. Nonperpetual Capital Account			\$0	769A1							\$0	769A
11. Perpetual Contributed Capital			\$930,599	769B1							\$930,599	769B
12. All other investments in corporate credit unions	\$9,000,000	652A	\$0	652B	\$0	652C1	\$0	652C2	\$0	652D	\$9,000,000	652C
13. All other investments	\$114,100	766A	\$0	766B	\$0	766C1	\$0	766C2	\$0	766D	\$114,100	766E
14. TOTAL INVESTMENTS - Sum of Accounts AS0055, AS0061, AS0067, AS0001, 744C, 672C, 769A, 769B, 652C, and 766E.	\$21,068,050	799A1	\$19,636,474	799B	\$16,237,932	799C1	\$10,642,795	799C2	\$1,173,644	799D	\$68,758,895	799I

<sup>1</sup> Also complete Line 7 a. if you have early adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL).

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Credit Union Name: BENCHMARK

Federal Charter/Certificate Number: 3738

**STATEMENT OF FINANCIAL CONDITION AS OF: DECEMBER, 31 2021***This page must be completed by all credit unions.***ASSETS -- CONTINUED****LOANS HELD FOR SALE:** See Instructions.

	Amount	Acct
15. Loans Held for Sale	\$0	003

**LOANS AND LEASES:**

	Number of Loans	Acct	Amount	Acct
16. TOTAL LOANS & LEASES	7,952	025A	\$169,652,615	025B
17. Less: Allowance for Loan & Lease Losses - Skip to item 18 if you have early adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL)			\$1,344,191	719
18. Less: Allowance for Credit Losses on Loans & Leases - Enter an amount if you have early adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL)			\$0	AS0048

**OTHER ASSETS:**

	Number of Loans	Acct	Amount	Acct		
19. Foreclosed and Repossessed Assets						
a. Real Estate	0	798B1	\$0	798A1		
b. Automobiles	0	798B2	\$0	798A2		
c. Other	0	798B3	\$0	798A3		
d. Total Foreclosed and Repossessed Assets	0	798B	\$0	798A	Amount	Acct
20. Land and Building					\$1,207,313	007
21. Other Fixed Assets					\$167,982	008
22. NCUA Share Insurance Capitalization Deposit					\$1,953,181	794
23. Intangible Assets			Amount	Acct		
a. Identifiable Intangible Assets			\$0	009D1		
b. Goodwill			\$0	009D2		
c. Total Intangible Assets					\$0	009D
24. Other Assets			Amount	Acct		
a. Accrued Interest on Loans			\$531,440	009A		
b. Accrued Interest on Investments			\$131,540	009B		
c. All Other Assets			\$2,214,281	009C		
d. Non-Trading Derivative Assets			\$0	009E		
e. Total Other Assets					\$2,877,261	009
25. <b>TOTAL ASSETS</b> (Sum of items 1c, 2d, 3, 14, 15, 16 less 17 and 18, 19d, 20, 21, 22, 23c, and 24e)					\$249,908,254	010

Credit Union Name: BENCHMARK

Federal Charter/Certificate Number: 3738

**STATEMENT OF FINANCIAL CONDITION AS OF: DECEMBER, 31 2021***This page must be completed by all credit unions.***LIABILITIES:**

	A. < 1 Year	Acct	B1. 1 - 3 Years	Acct	B2. > 3 Years	Acct	C. Total Amount	Acct
1. Draws Against Lines of Credit	\$0	883A	\$0	883B1	\$0	883B2	\$0	883C
2. Other Notes, Promissory Notes and Interest Payable	\$0	011A	\$0	011B1	\$0	011B2	\$0	011C
3. Borrowing Repurchase Transactions	\$0	058A	\$0	058B1	\$0	058B2	\$0	058C
4. Subordinated Debt	\$0	867A	\$0	867B1	\$0	867B2	\$0	867C
5. Subordinated Debt included in Net Worth			\$0	925A1	\$0	925A2	\$0	925A
6. TOTALS (each column)	\$0	860A	\$0	860B1	\$0	860B2	\$0	860C
7. Non-Trading Derivative Liabilities							\$0	825A
8. Accrued Dividends & Interest Payable on Shares & Deposits							\$0	820A
9. Accounts Payable and Other Liabilities							\$375,493	825
Enter an amount in Account LI0003 if you have early adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL), as applicable.								
10. Allowance for Credit Losses on Off-Balance Sheet Credit Exposures							\$0	LI0003

**SHARES/DEPOSITS:**

	Dividend Rate	Acct	Number of Accounts	Acct	A. < 1 Year	Acct	B1. 1 - 3 Years	Acct	B2. > 3 Years	Acct	C. Total Amount	Acct
11. Share Drafts	0.00	553	6,019	452	\$47,331,684	902A					\$47,331,684	902
12. Regular Shares	0.01	552	12,581	454	\$74,048,907	657A					\$74,048,907	657
13. Money Market Shares	0.10	532	520	458	\$10,832,451	911A					\$10,832,451	911
14. Share Certificates	0.70	547	1,597	451	\$23,858,606	908A	\$12,223,323	908B1	\$3,580,120	908B2	\$39,662,049	908C
15. IRA/KEOGH Accounts	0.70	554	661	453	\$6,326,256	906A	\$4,129,806	906B1	\$1,344,843	906B2	\$11,800,905	906C
16. All Other Shares	0.30	585	290	455	\$37,072,546	630A	\$0	630B1	\$0	630B2	\$37,072,546	630
17. TOTAL SHARES			21,668	966	\$199,470,450	013A	\$16,353,129	013B1	\$4,924,963	013B2	\$220,748,542	013
18. Nonmember Deposits	0.00	599	0	457	\$0	880A	\$0	880B1	\$0	880B2	\$0	880
19. TOTAL SHARES AND DEPOSITS			21,668	460	\$199,470,450	018A	\$16,353,129	018B1	\$4,924,963	018B2	\$220,748,542	018
20. TOTAL LIABILITIES - Sum Items 6, 7, 8, 9, 10, and 19											\$221,124,035	LI0069

**Additional information on Shares/ Deposits reported in items 11 - 18 above:**

	Amount	Acct
21. Accounts Held by Member Public Units	\$0	631
22. Accounts Held by Nonmember Public Units	\$0	632
23. Employee Benefit Member Shares	\$0	633
24. Employee Benefit Nonmember Shares	\$0	634
25. 529 Plan Member Deposits	\$0	635
26. Non-dollar denominated deposits	\$0	636
27. Health Savings Accounts	\$0	637
28. Dollar Amount of Share Certificates equal to or greater than \$100,000 (Excluding brokered share certificates participated out by the broker in shares of less than \$100,000)	\$18,533,738	638
29. Dollar Amount of IRA/Keogh Accounts equal to or greater than \$100,000	\$4,252,308	639
30. Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accts as part of Sweep Program	\$0	641
31. Dollar Amount of Commercial Share Accounts	\$572,803	643
32. Negative Shares Included in All Other Unsecured Loans/Lines of Credit on Page 6	\$5,560	644

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**STATEMENT OF FINANCIAL CONDITION AS OF: DECEMBER, 31 2021***This page must be completed by all credit unions.***EQUITY:**

	Amount	Acct
33. Undivided Earnings	\$24,690,304	940
34. Regular Reserves	\$4,954,900	931
35. Appropriation for Non-Conforming Investments (State Credit Unions ONLY)		668
36. Other Reserves.(Appropriations of Undivided Earnings)	\$0	658
37. Equity Acquired in Merger	\$0	658A
38. Miscellaneous Equity	\$0	996
39. Other Comprehensive Income (not already included in items 40 - 43)	\$0	945B
40. Accumulated Unrealized Net Gains (Losses) on Cash Flow Hedges	\$0	945A
41. Accumulated Unrealized Gains (Losses) on Available for Sale Debt Securities	(\$860,985)	EQ0009
42. Accumulated Unrealized Losses for OTTI (Due to Other Factors) on <b>HTM Debt Securities</b> - Skip to item 43 if you have early adopted ASC Topic 326 Financial Instruments - Credit Losses (CECL)	\$0	945C
43. Net Income (unless this amount is already included in Undivided Earnings)	\$0	602
44. <b>TOTAL LIABILITIES, SHARES, AND EQUITY</b> (Sum items 20 and 33-43; must equal item 25, page 2.)	\$249,908,254	014

*If the credit union has any unfunded commitments or loans sold or swapped with recourse, complete Page 11 - Liquidity, Commitments and Sources.*

**NCUA INSURED SAVINGS COMPUTATION***This section must be completed by all credit unions.*

(See instructions for the following items.)		Uninsured Amount	Acct
A.	Uninsured IRA and KEOGH Member Shares and Deposits	\$142,344	065A1
A1.	Uninsured KEOGH Member Shares and Deposits for Employee Benefit Plans	\$0	065A3
B.	Uninsured Employee Benefit Member Shares and Deposits	\$0	065B1
C.	Uninsured Member 529 Plan Deposits	\$0	065C1
D.	Uninsured Member Accounts Held by Government Depositors	\$0	065D1
E.	Other Uninsured Member Shares and Deposits	\$27,959,251	065E1
F.	<b>TOTAL UNINSURED MEMBER SHARES AND DEPOSITS (A+A1+B+C+D+E)</b>	\$28,101,595	065A4
G.	Uninsured Nonmember Employee Benefit Shares and Deposits	\$0	067A1
H.	Uninsured Nonmember Accounts Held by Government Depositors	\$0	067B1
I.	Other Uninsured Nonmember Shares and Deposits	\$0	067C1
J.	<b>TOTAL UNINSURED NONMEMBER SHARES AND DEPOSITS (G+H+I)</b>	\$0	067A2
K.	<b>TOTAL UNINSURED SHARES AND DEPOSITS (F+J)</b>	\$28,101,595	068A
L.	<b>TOTAL INSURED SHARES AND DEPOSITS (item 19 from page 3 less item K)</b>	\$192,646,947	069A

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Credit Union Name: BENCHMARKFederal Charter/Certificate Number: 3738**STATEMENT OF INCOME AND EXPENSE***This page must be completed by all credit unions.***REPORT YEAR-TO-DATE NUMBERS FOR THE CYCLE**

<b>INTEREST INCOME YEAR-TO-DATE FOR THE CYCLE</b>				<b>Amount</b>	<b>Acct</b>	
1. Interest on Loans (Gross-before interest refunds)				\$6,252,298	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)				\$761,455	120	
4. TOTAL INTEREST INCOME (Sum of items 1-3)				\$7,013,753	115	
<b>INTEREST EXPENSE YEAR-TO-DATE FOR THE CYCLE</b>						
5. Dividends on Shares (Includes dividends earned during current period)				\$836,206	380	
6. Interest on Deposits (Total interest expense for deposit accounts) (State Credit Union ONLY)					381	
7. Interest on Borrowed Money				\$0	340	
8. TOTAL INTEREST EXPENSE (Sum of items 5-7)				\$836,206	350	
9. Provision for Loan & Lease Losses - Skip to item 10 if you have early adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL)				\$0	300	
Complete Item 10 AND Items 17 and 18 on Page 12 if you have early adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL)						
10. Credit Loss Expense	a.	Loans & Leases	\$0	IS0011		
	b.	Available-for-Sale Debt Securities	\$0	IS0012		
	c.	Held-to-Maturity Debt Securities	\$0	IS0013		
	d.	Off-Balance Sheet Credit Exposures	\$0	IS0016		
	e.	Total Credit Loss Expense				\$0
11. NET INTEREST INCOME AFTER PROVISION FOR LOAN AND LEASE LOSSES or CREDIT LOSS EXPENSE (Item 4 less items 8, 9, and 10e)				\$6,177,547	116	
<b>NON-INTEREST INCOME YEAR-TO-DATE FOR THE CYCLE</b>						
12. Fee Income				\$142,398	131	
13. Other Operating Income (Includes unconsolidated CUSO Income)				\$954,054	IS0020	
14. 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	
15. Gain (Loss) on all other Investments or other Hedged items (not Equity or Trading Debt Securities and including items a. through d.)				\$178,096	IS0047	
a.	Total Other-Than-Temporary Impairment (OTTI) Losses		\$0	420A		
b.	Less: Portion OTTI Losses in Other Comprehensive Income.		\$0	420B		
c.	OTTI Losses Recognized in Earnings (Include in item 15)		\$0	420C		
d.	Gain (Loss) associated with the Hedged Item in a Non-Trading, Fair Value Derivatives Hedge (Include in item 15)		\$0	IS0026		
16. Gain (Loss) on Non-Trading Derivatives				\$0	421	
17. Gain (Loss) on Disposition of Fixed Assets				\$0	430	
18. Gain from Bargain Purchase (Merger)				\$0	431	
19. Other Non-interest Income (Expense)				\$0	440	
20. TOTAL NON-INTEREST INCOME (Sum of items 12-19)				\$1,274,548	117	
<b>NON-INTEREST EXPENSE YEAR-TO-DATE FOR THE CYCLE</b>						
21. Total Employee Compensation and Benefits				\$3,547,833	210	
22. Travel and Conference Expense				\$37,917	230	
23. Office Occupancy Expense				\$350,025	250	
24. Office Operations Expense				\$1,623,853	260	
25. Educational and Promotional Expenses				\$288,241	270	
26. Loan Servicing Expense				\$814,959	280	
27. Professional and Outside Services				\$136,725	290	
28. Member Insurance						
a.	NCUSIF Premium Expense		\$0	311A		
b.	Other Member Insurance Expense		\$0	310A		
c.	Total Member Insurance					\$0
29. Operating Fees (Examination and/or supervision fees)				\$50,725	320	
30. Miscellaneous Operating Expenses				\$45,717	360	
31. TOTAL NON-INTEREST EXPENSE (Sum of items 21-30)				\$6,895,995	671	
32. NET INCOME (LOSS) (item 11 plus item 20 less item 31)				\$556,100	661A	
<b>RESERVE TRANSFERS YEAR-TO-DATE FOR THE CYCLE</b>						
33. Transfer to Regular Reserves				\$0	393	

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Credit Union Name: BENCHMARKFederal Charter/Certificate Number: 3738**LOANS & LEASES AS OF: DECEMBER, 31 2021***This page must be completed by all credit unions.*

**LOANS & 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 participation loans (loans purchased by the credit union) or indirect loans in the appropriate category within this section. Also, please complete Schedule A - Specialized Lending, if your credit union has indirect loans, real estate loans, participation loans, commercial loans, member business loans, troubled debt restructured, or purchased credit impaired loans outstanding, or purchased or sold loans or participations year-to-date, or if the credit union originated any real estate loans, commercial, or member business loans during the reporting period.

	Interest Rate	Acct	Number of Loans	Acct	Amount	Acct
<b>Non-Commercial Loans/Lines of Credit</b>						
1. Unsecured Credit Card Loans	9.70	521	4,470	993	\$8,865,935	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	6.20	595A	55	963A	\$1,817,913	698A
4. All Other Unsecured Loans/Lines of Credit - include SBA PPP loans	9.60	522	795	994	\$2,406,498	397
5. New Vehicle Loans	4.10	523	447	958	\$7,148,895	385
6. Used Vehicle Loans	4.50	524	1,046	968	\$9,929,661	370
7. Leases Receivable	0.00	565	0	954	\$0	002
8. All Other Secured Non-Real Estate Loans/Lines of Credit	7.10	595B	131	963C	\$1,055,017	698C
9. Loans/Lines of Credit Secured by a First Lien on a single 1- to 4-Family Residential Property	3.20	563A	449	959A	\$112,948,161	703A
10. Loans/Lines of Credit Secured by a Junior Lien on a single 1- to 4-Family Residential Property	4.30	562A	537	960A	\$17,848,908	386A
11. All Other Real Estate Loans/Lines of Credit	0.00	562B	0	960B	\$0	386B
<b>Commercial Loans/Lines of Credit</b>						
12. Commercial Loans/Lines of Credit Real Estate Secured	4.10	525	16	900K4	\$7,432,429	718A5
13. Commercial Loans/Lines of Credit Not Real Estate Secured	4.10	526	6	900P	\$199,198	400P
14. <b>TOTAL LOANS &amp; LEASES (Sum of items 1-13 must equal total loans and leases, Page 2.)</b>			7,952	025A1	\$169,652,615	025B1

<b>YEAR-TO-DATE LOAN INFORMATION</b>		Number	Acct	Amount	Acct
15. Loans Granted Year-to-Date		786	031A	\$49,420,568	031B
a.	Payday Alternative Loans (PALs I and PALs II) Granted Year-to-Date (also include amount in item 15) (Federal credit union ONLY)	0	031C	\$0	031D

<b>MISCELLANEOUS LOAN INFORMATION</b>		Number	Acct	Amount	Acct
16. Non-Federally Guaranteed Student Loans in Deferred Status		22	963B	\$771,045	698B
17. Loans Outstanding to Credit Union Officials and Senior Executive Staff		42	995	\$2,333,644	956

<b>GOVERNMENT GUARANTEED LOANS</b>		Number	Acct	Outstanding Balance	Acct	Guaranteed Portion	Acct
18. Non-Commercial Loans (contained in items 1 - 11 above)							
a.	1. Small Business Administration	0	LN0050	\$0	LN0051	\$0	LN0052
	2. Paycheck Protection Program (PPP) Loans (Included in 18.a.1.)	0	LN0056	\$0	LN0057		
b.	Other Government Guaranteed	64	LN0053	\$387,984	LN0054	\$349,185	LN0055
19. Commercial Loans (contained in items 12 - 13 above)							
a.	Small Business Administration	0	691B1	\$0	691C1	\$0	691C2
b.	Other Government Guaranteed	0	691P	\$0	691P1	\$0	691P2

<b>ELIGIBLE LOAN MODIFICATIONS UNDER THE 2020 CARES ACT</b>		Number	Acct	Amount	Acct
Complete this section if the credit union has modified loans consistent with Section 4013 of the CARES Act. For the loans reported in Account 025B, report the number and amount of loans modified consistent with the CARES Act. Refer to the Call Report instructions for guidance on reporting delinquency.					
1. Eligible loan modifications under the 2020 CARES Act [Section 4013]		*	CV0001	*	CV0002

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Credit Union Name: BENCHMARKFederal Charter/Certificate Number: 3738**MISCELLANEOUS INFORMATION AS OF: DECEMBER, 31 2021***This page must be completed by all credit unions.*

<b>ADDITIONAL SHARE INSURANCE</b>	<b>Yes or No</b>	<b>Acct</b>
1. 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

<b>MISCELLANEOUS INFORMATION</b>	<b>Number</b>	<b>Acct</b>
2. Number of current members (not number of accounts)	10,445	083
3. Number of potential members	124,000	084

4. Number of credit union employees who are:	<b>Number</b>	<b>Acct</b>
a. Full-Time (26 hours or more per week)	31	564A
b. Part-Time (25 hours or less per week)	4	564B

	<b>Amount</b>	<b>Acct</b>
5. Provide the aggregate of all capital and operating lease payments on fixed assets, without discounting commitments for future payments to present value	\$324,619	980

	<b>Yes or No</b>	<b>Acct</b>
6. Has the credit union completed a merger or acquisition that qualifies for Business Combination Accounting on or after January 1, 2009? If this answer is "Yes" please complete item 7 on Page 12.	No	1003

	<b>Number</b>	<b>Acct</b>
7. If you have a transactional world wide website, how many members use it	10,623	892B

	<b>Yes or No</b>	<b>Acct</b>
8. Does the credit union plan to add any new branches or expand existing facilities in the next 12 months?	No	566B

<b>UNINSURED SECONDARY CAPITAL</b>	<b>1 - 3 Years</b>	<b>Acct</b>	<b>&gt; 3 Years</b>	<b>Acct</b>	<b>Total Amount</b>	<b>Acct</b>
9. Uninsured Secondary Capital (Low-Income Designated CUs Only)	\$0	925B1	\$0	925B2	\$0	925

<b>YEAR-TO-DATE GRANTS</b>	<b>Amount</b>	<b>Acct</b>
10. Amount of Grants Awarded to Your Credit Union Year-to-Date	\$0	926
11. Amount of Grants Received by Your Credit Union Year-to-Date	\$0	927

<b>INTERNATIONAL REMITTANCES</b>	<b>Number</b>	<b>Acct</b>
12. Number of International Remittances Originated Year-to-Date	42	928

Credit Union Name: BENCHMARK

Federal Charter/Certificate Number: 3738

**DELINQUENT LOANS BY COLLATERAL TYPE AS OF: DECEMBER, 31 2021***This page must be completed by all credit unions.***Report Number Only**

TOTAL <u>NUMBER</u> OF DELINQUENT LOANS BY COLLATERAL TYPE				Reportable Delinquency								Total Number of Reportable Delinquent Loans	
				30- 59 days		60-179 days		180-359 days		>=360 days			
1.	a.	Unsecured Credit Card Loans	15	024A	3	026A	0	027A	0	028A	3	045A	
2.	a.	Payday Alternative Loans (PALs I and PALs II) (FCU Only)	0	089A	0	127A	0	128A	0	129A	0	130A	
3.	a.	Non-Federally Guaranteed Student Loans	2	053A	0	053B	0	053C	0	053D	0	053E	
4.	a.	New Vehicle Loans	4	035A1	0	035B1	0	035C1	0	035D1	0	035E1	
5.	a.	Used Vehicle Loans	13	035A2	4	035B2	0	035C2	0	035D2	4	035E2	
6.		1st Mortgage Real Estate Loans/Lines of Credit											
	a.	1. Fixed Rate (incl. Hybrid/Balloon > 5 yrs)	2	029A	0	029B	0	029C	0	029D	0	029E	
	a.	2. Adjustable Rate (incl. Hybrid/Balloon 5 yrs or less)	0	030A	0	030B	0	030C	0	030D	0	030E	
7.		Other Real Estate Loans/Lines of Credit											
	a.	1. Fixed Rate/Hybrid/Balloon	2	032A	0	032B	0	032C	1	032D	1	032E	
	a.	2. Adjustable Rate	0	033A	0	033B	0	033C	1	033D	1	033E	
8.	a.	Leases Receivable	0	034A	0	034B	0	034C	0	034D	0	034E	
9.	a.	All Other Loans (See Instructions)	3	035A	8	035B	4	035C	0	035D	12	035E	
10.	a.	<b>TOTAL NUMBER OF DELINQUENT LOANS</b>	41	020A	15	021A	4	022A	2	023A	21	041A	

**Report Amount Only**

TOTAL <u>AMOUNT</u> OF DELINQUENT LOANS BY COLLATERAL TYPE				Reportable Delinquency								Total Amount of Reportable Delinquent Loans	
				30- 59 days		60-179 days		180-359 days		>=360 days			
1.	b.	Unsecured Credit Card Loans	\$106,771	024B	\$2,723	026B	\$0	027B	\$0	028B	\$2,723	045B	
2.	b.	Payday Alternative Loans (PALs I and PALs II) (FCU Only)	\$0	089B	\$0	127B	\$0	128B	\$0	129B	\$0	130B	
3.	b.	Non-Federally Guaranteed Student Loans	\$48,412	020T	\$0	021T	\$0	022T	\$0	023T	\$0	041T	
4.	b.	New Vehicle Loans	\$39,433	020C1	\$0	021C1	\$0	022C1	\$0	023C1	\$0	041C1	
5.	b.	Used Vehicle Loans	\$83,406	020C2	\$18,833	021C2	\$0	022C2	\$0	023C2	\$18,833	041C2	
6.	b.	1st Mortgage Real Estate Loans/Lines of Credit											
	b.	1. Fixed Rate (incl. Hybrid/Balloon > 5 yrs)	\$219,829	751	\$0	752	\$0	753	\$0	754	\$0	713A	
	b.	2. Adjustable Rate (incl. Hybrid/Balloon 5 yrs or less)	\$0	771	\$0	772	\$0	773	\$0	774	\$0	714A	
7.	b.	Other Real Estate Loans/Lines of Credit											
	b.	1. Fixed Rate/Hybrid/Balloon	\$54,512	755	\$0	756	\$0	757	\$90,588	758	\$90,588	715A	
	b.	2. Adjustable Rate	\$0	775	\$0	776	\$0	777	\$99,897	778	\$99,897	716A	
8.	b.	Leases Receivable	\$0	020D	\$0	021D	\$0	022D	\$0	023D	\$0	041D	
9.	b.	All Other Loans (See Instructions)	\$22,352	020C	\$21,010	021C	\$20,551	022C	\$0	023C	\$41,561	041C	
10.	b.	<b>TOTAL AMOUNT OF DELINQUENT LOANS</b>	\$574,715	020B	\$42,566	021B	\$20,551	022B	\$190,485	023B	\$253,602	041B	
10.	c.	<b>Amount of Loans in Non-Accrual Status</b>									\$407,386	DL0121	

FCU - Federal Credit Union

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**ADDITIONAL DELINQUENCY INFORMATION AS OF: DECEMBER, 31 2021**  
**(Included in the delinquent loan information reported on Page 8)**

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

<b>Report Number Only</b>		<b>Reportable Delinquency</b>								<b>Total No. of Reportable Delinquent Loans</b>	
		<b>30-59 days</b>		<b>60-179 days</b>		<b>180-359 days</b>		<b>&gt;=360 days</b>			
11. a.	Indirect Loans	15	036A	4	036B	0	036C	0	036D	4	036E
12. a.	Participation Loans	6	037A	2	037B	0	037C	0	037D	2	037E
13. a.	Interest Only & Payment Option 1st Mortgage Loans	0	038A	0	038B	0	038C	0	038D	0	038E
14. a.	Interest Only & Payment Option Other RE/LOC Loans	0	039A	0	039B	0	039C	0	039D	0	039E
15. a.	Residential Construction excluding Commercial Purpose	0	040A1	0	040B2	0	040C1	0	040D1	0	040E1
16. a.	Member Commercial Loans Secured by Real Estate	0	043A3	0	043B3	0	043C3	0	043D3	0	043E3
17. a.	Member Commercial Loans <b>NOT</b> Secured by Real Estate	0	043A4	0	043B4	0	043C4	0	043D4	0	043E4
18. a.	Nonmember Commercial Loans Secured by Real Estate	0	046A3	0	046B3	0	046C3	0	046D3	0	046E3
19. a.	Nonmember Commercial Loans <b>NOT</b> Secured By Real Estate	0	046A4	0	046B4	0	046C4	0	046D4	0	046E4
20. a.	Agricultural Loans	0	044A1	0	044B1	0	044C1	0	044D1	0	044E1
21. a.	Commercial Construction & Development Loans	0	047A1	0	047B1	0	047C1	0	047D1	0	047E1
22. a.	TDR Loans Secured by First Mortgages	0	054A	0	054B	0	054C	0	054D	0	054E
23. a.	TDR Loans Secured by Other RE/LOCs	0	055A	0	055B	0	055C	2	055D	2	055E
24. a.	TDR RE Loans Also Reported as Commercial Loans	0	056A1	0	056B1	0	056C1	0	056D1	0	056E1
25. a.	TDR Consumer Loans <b>NOT</b> Secured by Real Estate	5	057A	6	057B	1	057C	0	057D	7	057E
26. a.	TDR Commercial Loans <b>NOT</b> Secured by Real Estate	0	059A1	0	059B1	0	059C1	0	059D1	0	059E1
27. a.	Loans Held for Sale	0	060A	0	060B	0	060C	0	060D	0	060E
<b>Report Amount Only</b>		<b>30- 59 days</b>		<b>60-179 days</b>		<b>180-359 days</b>		<b>&gt;=360 days</b>		<b>Total Amt of Reportable Delinquent Loans</b>	
11. b.	Indirect Loans	\$121,163	020E	\$18,833	021E	\$0	022E	\$0	023E	\$18,833	041E
12. b.	Participation Loans	\$58,116	020F	\$8,938	021F	\$0	022F	\$0	023F	\$8,938	041F
13. b.	Interest Only & Payment Option 1st Mortgage Loans	\$0	020I	\$0	021I	\$0	022I	\$0	023I	\$0	041I
14. b.	Interest Only & Payment Option Other RE/LOC Loans	\$0	020M	\$0	021M	\$0	022M	\$0	023M	\$0	041M
15. b.	Residential Construction excluding Commercial Purpose	\$0	020N1	\$0	021N1	\$0	022N1	\$0	023N1	\$0	041N1
16. b.	Member Commercial Loans Secured by Real Estate	\$0	020G3	\$0	021G3	\$0	022G3	\$0	023G3	\$0	041G3
17. b.	Member Commercial Loans <b>NOT</b> Secured by Real Estate	\$0	020G4	\$0	021G4	\$0	022G4	\$0	023G4	\$0	041G4
18. b.	Nonmember Commercial Loans Secured by Real Estate	\$0	020P3	\$0	021P3	\$0	022P3	\$0	023P3	\$0	041P3
19. b.	Nonmember Commercial Loans <b>NOT</b> Secured By Real Estate	\$0	020P4	\$0	021P4	\$0	022P4	\$0	023P4	\$0	041P4
20. b.	Agricultural Loans	\$0	020H1	\$0	021H1	\$0	022H1	\$0	023H1	\$0	041H1
21. b.	Commercial Construction & Development Loans	\$0	020Q1	\$0	021Q1	\$0	022Q1	\$0	023Q1	\$0	041Q1
22. b.	TDR Loans Secured by First Mortgages	\$0	020U	\$0	021U	\$0	022U	\$0	023U	\$0	041U
23. b.	TDR Loans Secured by Other RE/LOCs	\$0	020V	\$0	021V	\$0	022V	\$190,485	023V	\$190,485	041V
24. b.	TDR RE Loans Also Reported as Commercial Loans	\$0	020W1	\$0	021W1	\$0	022W1	\$0	023W1	\$0	041W1
25. b.	TDR Consumer Loans <b>NOT</b> Secured by Real Estate	\$69,506	020X	\$15,368	021X	\$13,309	022X	\$0	023X	\$28,677	041X
26. b.	TDR Commercial Loans <b>NOT</b> Secured by Real Estate	\$0	020Y1	\$0	021Y1	\$0	022Y1	\$0	023Y1	\$0	041Y1
27. b.	Loans Held for Sale	\$0	071F	\$0	071G	\$0	071H	\$0	071I	\$0	071J

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Credit Union Name: BENCHMARKFederal Charter/Certificate Number: 3738**LOAN CHARGE OFFS AND RECOVERIES AS OF: DECEMBER, 31 2021***This page must be completed by all credit unions.*

<b>LOAN LOSS INFORMATION</b>	<b>YTD Charge Offs</b>	<b>Acct</b>	<b>YTD Recoveries</b>	<b>Acct</b>
1. Unsecured Credit Card Loans	\$40,705	680	\$77,342	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. New Vehicle Loans	\$18,993	550C1	\$7,405	551C1
5. Used Vehicle Loans	\$77,641	550C2	\$20,199	551C2
6. Total 1st Mortgage Real Estate Loans/Lines of Credit	\$0	548	\$0	607
7. Total Other Real Estate Loans/Lines of Credit	\$0	549	\$48,744	608
8. Leases Receivable	\$0	550D	\$0	551D
9. All Other Loans (See Instructions)	\$51,044	550C	\$19,571	551C
<b>10. Total Charge Offs and Recoveries</b>	<b>\$188,383</b>	<b>550</b>	<b>\$173,261</b>	<b>551</b>

<b>ADDITIONAL LOAN LOSS INFORMATION (Included in the loan losses reported above.)</b>	<b>YTD Charge Offs</b>	<b>Acct</b>	<b>YTD Recoveries</b>	<b>Acct</b>
11. Indirect Loans	\$24,022	550E	\$15,150	551E
12. Participation Loans	\$50,896	550F	\$451	551F
13. Interest Only & Payment Option 1st Mortgage Loans	\$0	550I	\$0	551I
14. Interest Only & Payment Option Other RE/LOC Loans	\$0	550M	\$0	551M
15. Residential Construction excluding Commercial Purpose	\$0	550N1	\$0	551N1
16. Member Commercial Loans Secured by Real Estate	\$0	550G3	\$0	551G3
17. Member Commercial Loans <b>NOT</b> Secured by Real Estate	\$0	550G4	\$0	551G4
18. Nonmember Commercial Loans Secured by Real Estate	\$0	550P3	\$0	551P3
19. Nonmember Commercial Loans <b>NOT</b> Secured By Real Estate	\$0	550P4	\$0	551P4
20. Agricultural Loans	\$0	550H1	\$0	551H1
21. Commercial Construction & Development Loans	\$0	550Q1	\$0	551Q1
22. TDR Loans Secured by First Mortgages	\$0	550U	\$0	551U
23. TDR Loans Secured by Other RE/LOCs	\$0	550V	\$0	551V
24. TDR RE Loans Also Reported as Commercial Loans	\$0	550W1	\$0	551W1
25. TDR Consumer Loans <b>NOT</b> Secured by Real Estate	\$25,342	550X	\$15,522	551X
26. TDR Commercial Loans <b>NOT</b> Secured by Real Estate	\$0	550Y1	\$0	551Y1

<b>BANKRUPTCY INFORMATION</b>	<b>No. of Members</b>	<b>Acct</b>	<b>Amount</b>	<b>Acct</b>
27. All loans charged off due to Bankruptcy YTD			\$21,754	682
28. Number of members with loans (outstanding) who have filed for:				
a. Chapter 7 Bankruptcy YTD	1	081		
b. Chapter 13 Bankruptcy YTD	1	082		
c. Chapter 11 or 12 Bankruptcy YTD	0	088		
29. Total outstanding loan balances subject to bankruptcies identified in items 28a - 28c.			\$206,693	971

<b>FORECLOSURE INFORMATION</b>	<b>No. of Loans</b>	<b>Acct</b>	<b>Amount</b>	<b>Acct</b>
30. Real Estate Loans Foreclosed Year-to-Date (Report Balance at time of Foreclosure)	0	1005A	\$0	1005

<b>FEDERAL CREDIT UNION INTEREST RATE CEILING REPORT</b>	<b>Amount</b>	<b>Acct</b>
31. Federal Credit Union Interest Rate Ceiling		
a. Dollar amount of loans with interest rates that exceed 15% ( <b>Federal Credit Unions Only</b> )	\$327,046	567
b. Aggregate weighted average interest rate for the loans with interest rates that exceed 15% ( <b>Federal Credit Unions Only</b> )	16.41	568

Credit Union Name: BENCHMARKFederal Charter/Certificate Number: 3738**LIQUIDITY, COMMITMENTS, AND SOURCES AS OF: DECEMBER, 31 2021**

All credit unions must complete lines 1 through 10, if applicable.

**OFF-BALANCE SHEET COMMITMENTS AND OTHER ITEMS**

	Amount Committed Directly by Credit Union	Acct	Amount Committed through Third Party/Indirect	Acct	Total Amount	Acct
<b>1. Total Unfunded Commitments for Commercial Loans</b>	\$0	<b>814K1</b>	\$0	<b>814K2</b>	\$0	<b>814K</b>
<b>2. Miscellaneous Commercial Loan Unfunded Commitments (Include in item 1 above as appropriate.)</b>						
A. Agricultural Related Commercial Loans	\$0	<b>814J3</b>	\$0	<b>814J4</b>	\$0	<b>814J5</b>
B. Construction & Land Development	\$0	<b>814A6</b>	\$0	<b>814A7</b>	\$0	<b>814A8</b>
C. Outstanding Letters of Credit	\$0	<b>813A1</b>	\$0	<b>813B1</b>	\$0	<b>813A2</b>
<b>3. Unfunded Commitments for All Remaining Loans (Non-Commercial Loans)</b>						
A. Revolving Open-End lines secured by 1-4 Family Residential Properties	\$14,409,457	<b>811D1</b>	\$0	<b>811D2</b>	\$14,409,457	<b>811D</b>
B. Credit Card Lines	\$27,353,232	<b>812A1</b>	\$0	<b>812B1</b>	\$27,353,232	<b>812C</b>
C. Unsecured Share Draft Lines of Credit	\$2,650,923	<b>815A1</b>	\$0	<b>815B1</b>	\$2,650,923	<b>815C</b>
D. Overdraft Protection Program Commitments	\$3,944,043	<b>822A1</b>	\$0	<b>822B1</b>	\$3,944,043	<b>822C</b>
E. Residential Construction Loans excluding Commercial purpose	\$0	<b>811E1</b>	\$0	<b>811E2</b>	\$0	<b>811E</b>
F. Federally Insured Home Equity Conversion Mortgages (HECM) (Reverse Mortgages)	\$0	<b>811B3</b>	\$0	<b>811B4</b>	\$0	<b>811B5</b>
G. Proprietary Reverse Mortgage Products	\$0	<b>811C3</b>	\$0	<b>811C4</b>	\$0	<b>811C5</b>
H. Other Unfunded Commitments	\$0	<b>816B3</b>	\$0	<b>816B4</b>	\$0	<b>816B5</b>
<b>I. Total Unfunded Commitments for Non-Commercial Loans</b>	\$48,357,655	<b>816T1</b>	\$0	<b>816T2</b>	\$48,357,655	<b>816T</b>
<b>Total Unfunded Commitments for all loan types (Sum items 1 and 3I)</b>	\$48,357,655	<b>816A1</b>	\$0	<b>816A2</b>	\$48,357,655	<b>816A</b>
<b>4. Dollar Amount of Pending Bond Claims</b>					\$0	<b>818</b>

**CONTINGENT LIABILITIES**

<b>5. Loans Transferred with Limited Recourse Qualifying for Sales Accounting</b>					\$0	<b>819</b>
<b>6. Other Contingent Liabilities</b>					\$0	<b>818A</b>

**CREDIT AND BORROWING ARRANGEMENTS**

<b>7. Amount of Borrowings Subject to Early Repayment at Lender's Option</b>					\$0	<b>865A</b>		
<b>8. Assets Pledged to Secure Borrowings - include amounts reported in Account LC0047 below</b>					\$0	<b>878</b>		
a. Small Business Administration Paycheck Protection Program loans pledged as collateral to the Federal Reserve Bank PPP Lending Facility					\$0	<b>LC0047</b>		
<b>9. Lines of Credit - Available before Draws Against LOC reported in item 10</b>	Uncommitted LOC	Acct	Committed LOC	Acct	Total Amount	Acct		
A. Corporate Credit Unions	\$10,000,000	<b>884A1</b>	\$0	<b>884A2</b>	\$10,000,000	<b>884</b>		
B. Natural Person Credit Unions	\$0	<b>884C1</b>	\$0	<b>884C2</b>	\$0	<b>884C</b>		
C. Other Credit Lines	\$0	<b>884D1</b>	\$0	<b>884D2</b>	\$0	<b>884D</b>		
<b>D. TOTAL</b>	\$10,000,000	<b>884E</b>	\$0	<b>882</b>	\$10,000,000	<b>881</b>		
<b>10. Borrowings</b>	Draws Against LOC	Acct	Term Borrowings	Acct	Other Borrowings	Acct	Total Borrowings	Acct
A. Corporate Credit Unions	\$0	<b>885A</b>	\$0	<b>885B</b>	\$0	<b>885C</b>	\$0	<b>885D</b>
B. Natural Person Credit Unions	\$0	<b>885A1</b>	\$0	<b>885B1</b>	\$0	<b>885C1</b>	\$0	<b>885D1</b>
C. Other Sources	\$0	<b>885A2</b>	\$0	<b>885B2</b>	\$0	<b>885C2</b>	\$0	<b>885D2</b>
D. FHLB	\$0	<b>885A3</b>	\$0	<b>885B3</b>	\$0	<b>885C3</b>	\$0	<b>885D3</b>
E. CLF			\$0	<b>885B4</b>	\$0	<b>885C4</b>	\$0	<b>885D4</b>
F. FRB - include amounts reported in Account LC0085 below					\$0	<b>885C5</b>	\$0	<b>885D5</b>
1. FRB Paycheck Protection Program Lending Facility loans					\$0	<b>LC0085</b>		
<b>G. TOTAL</b>	\$0	<b>885A4</b>	\$0	<b>885B5</b>	\$0	<b>885C6</b>	\$0	<b>885D6</b>

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Credit Union Name: BENCHMARKFederal Charter/Certificate Number: 3738**PCA NET WORTH CALCULATION WORKSHEET AS OF: DECEMBER, 31 2021**

A credit union is not required to provide input on this page unless it has chosen an alternative total assets option offered on items 10 through 12 to calculate Net Worth, elected to early adopt ASC Topic 326: Financial Instruments - Credit Losses (CECL), or completed a merger/acquisition after 12/31/2008.

Information entered on preceding schedules will populate items below in the online 5300 System, excluding items 7a - 7d and optional items 10, 11 and 12.

**NET WORTH TO TOTAL ASSETS RATIO****NUMERATOR: NET WORTH**

		Amount	Acct
1.	Undivided Earnings	\$24,690,304	940
2.	Regular Reserves	\$4,954,900	931
3.	Appropriation for Non-Conforming Investments (State Credit Union ONLY)		668
4.	Other Reserves (Appropriations of Undivided Earnings)	\$0	658
5.	Subordinated Debt included in Net Worth	\$0	925A
6.	Net Income (unless this amount is already included in Undivided Earnings)	\$0	602
7.	Adjusted Retained Earnings acquired through Business Combinations	Amount	Acct
a.	Prior Quarter-End Adjusted Retained Earnings acquired through Business Combinations	\$0	1004A
b.	Adjustments made to Retained Earnings acquired through Business Combinations during current quarter (See Instructions)	\$0	1004B
c.	Adjusted Gain from Bargain Purchase due to Business Combinations completed during current quarter (See Instructions)	\$0	1004C
d.	Current Quarter's Total Adjusted Retained Earnings acquired through Business Combinations (7a + 7b - 7c)	\$0	1004
8.	TOTAL NET WORTH (Sum of items 1-6 and 7d)	\$29,645,204	997

**DENOMINATOR: ASSETS as defined in 702.2(k)(3)**

		Amount	Acct
9.	Total Assets (Acct 010) excluding SBA PPP loans pledged as collateral to the FRB PPP Lending Facility (Acct LC0047)	\$249,908,254	NW0010

**Total Assets Elections (Optional)**

Retain item 9 above as net worth ratio denominator, or select one of the total assets computation options below by inputting the result in the appropriate line item. Item 13 below will compute your net worth ratio using account NW0010 as your denominator unless you enter an amount in item 10, 11 or 12. The amount reported should exclude SBA PPP loans pledged as collateral to the FRB PPP Lending Facility (Acct LC0047).

10.	Average of Daily Assets over the calendar quarter	\$0	010A
11.	Average of the three month-end balances over the calendar quarter	\$0	010B
12.	The average of the current and three preceding calendar quarter-end balances	\$0	010C

**Net Worth Calculation and Classification**

		Amount	Acct
13.	Net Worth Ratio (Item 8 divided by item 9, 10, 11, or 12)	11.86	998
14.	a. Risk Based Net Worth (RBNW) Requirement (Standard Calculation) - Complex credit unions only, see NCUA regulations section 702.103	7.22	999
	b. Risk Based Net Worth (RBNW) Alternative Method under Section 702.107	0.00	999A
15.	Net Worth Classification if credit union is not new (Based upon Call Report data only. See instructions.)	Well Capitalized	700
16.	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

**ASC Topic 326 - Undivided Earnings adjustment**

		Amount	Acct
17.	Select the fiscal year of adoption of ASC Topic 326 - Financial Instruments - Credit Losses (CECL)		NW0001
18.	One-time Adjustment to Undivided Earnings for those credit unions that have adopted ASC Topic 326 - Financial Instruments - Credit Losses (CECL)	\$0	NW0002

NCUA 5300

Effective June 30, 2020

Previous Editions Are Obsolete

Credit Union Name: BENCHMARK

Federal Charter/Certificate Number: 3738

**STANDARD COMPONENTS OF  
RISK BASED NET WORTH (RBNW) REQUIREMENT AS OF: DECEMBER, 31 2021**

*An RBNW Requirement is only applicable for those credit unions defined as complex in NCUA regulations section 702.103.*

*The information below is provided only for your information. No credit union is required to provide input on this page.*

*Information entered elsewhere will populate the line items below in CUOnline.*

Risk portfolio	Dollar balance	Amount as percent of quarter-end total assets	Risk weighting	Amount times risk weighting	Standard component
Quarter-end total assets Assets, line 25 (Acct 010)	249,908,254	100.00			
1. Long-term real estate loans (Acct 710 - Acct 718 - Acct 712)	107,355,485	42.96			4.01
a. Threshold amount: 0 to 25%		25.00	6.00	1.50	
b. Excess amount: over 25%		17.96	14.00	2.51	
2. MBLs outstanding Schedule A (Acct 400)	0	0.00			0.00
a. Threshold amount: 0 to 15%		0.00	6.00	0.00	
b. Threshold amount: >15 to 25%		0.00	8.00	0.00	
c. Excess amount: over 25%		0.00	14.00	0.00	
3. Investments: Weighted-average life:	74,557,401	29.83			2.18
a. Page 1 Lines 2d, 3 and 17: 0 to 1 year (Acct 799A1 + Acct 730B + Acct 730C - Acct 738A - Acct 739A)	26,866,556	10.75	3.00	0.32	
b. > 1 year to 3 years (Acct 799B - Acct 738B - Acct 739B)	19,636,474	7.86	6.00	0.47	
c. > 3 years to 5 years (Acct 799C1 - Acct 738C - Acct 739C)	16,237,932	6.50	12.00	0.78	
d. > 5 years to 10 years (Acct 799C2 - Acct 738D - Acct 739D)	10,642,795	4.26	12.00	0.51	
e. > 10 years (Acct 799D - Acct 738E - Acct 739E)	1,173,644	0.47	20.00	0.09	
4. Low-risk assets					
a. Acct 730A + Acct 794 + Acct 740+ Acct LN0057	2,789,873	1.12	0.00		0.00
b. Sum of risk portfolios 1 through 4 above	184,702,759	73.91			
5. Average-risk assets					
a. Assets (Acct 010) less risk portfolio items 1 - 4 above	65,205,495	26.09	6.00		1.57
6. Loans sold with recourse					
a. Page 11, line 5 (Acct 819)	0	0.00	6.00		0.00
7. Unused MBL commitments					
a. Schedule A (Acct 814B)	0	0.00	6.00		0.00
8. Allowance					
a. Credit limited to 1.5% of loans, Assets, Acct 719 or Acct AS0048	1,344,191	0.54	100.00		0.54
Sum of standard components: RBNW requirement (Acct 999B)					7.22



**SCHEDULE A  
SPECIALIZED LENDING AS OF: DECEMBER, 31 2021**

- Section 1:** If your credit union has indirect loans, complete this section.
- Section 2:** If your credit union has any real estate loans outstanding or has originated any real estate loans year-to-date, complete this section.
- Section 3:** If your credit union has any participation loans outstanding or purchased or sold loans or participations year-to-date, complete this section.
- Section 4:** If your credit union has any commercial or member business loans outstanding or has originated/purchased any commercial or member business loans year-to-date, complete this section. If these loans are secured by real estate, complete section 2 also.
- Section 5:** If your credit union has any Troubled Debt Restructured loans outstanding or has modified any loans year-to-date, complete this section.
- Section 6:** If your credit union has purchased or obtained credit impaired loans in a merger and has not adopted CECL, complete this section.
- Section 7:** If your credit union has purchased financial assets with credit deterioration during the current reporting period, complete this section.

**SECTION 1 - INDIRECT LOANS**

1. INDIRECT LOANS	Number	Acct	Amount	Acct
a. Indirect Loans - Point of Sale Arrangement	0	617B	\$0	618B
b. Indirect Loans - Outsourced Lending Relationship	600	617C	\$4,791,639	618C
<b>c. TOTAL OUTSTANDING INDIRECT LOANS</b>	<b>600</b>	<b>617A</b>	<b>\$4,791,639</b>	<b>618A</b>

Stop here if your credit union has no real estate loans, member business loans, or commercial loans outstanding and has not originated any real estate loans, member business loans, or commercial loans year-to-date or if your credit union has not purchased or sold any loans or does not have any participation loans outstanding.

**SECTION 2 - REAL ESTATE LOANS AND LINES OF CREDIT - INCLUDING MEMBER BUSINESS/COMMERCIAL LOANS SECURED BY REAL ESTATE**

FIRST MORTGAGE REAL ESTATE LOANS	No. Outstanding	Acct	Amt Outstanding	Acct	No. Granted YTD	Acct	Amount Granted YTD	Acct
<b>1. Fixed Rate</b>								
a. > 15 Years	216	972A	\$65,653,021	704A	42	982A	\$16,683,800	720A
b. 15 Years or less	192	972B	\$31,344,633	704B	31	982B	\$8,754,500	720B
<b>2. Balloon/Hybrid</b>								
a. > 5 Years	13	972C	\$5,118,885	704C	8	982C	\$3,733,353	720C
b. 5 Years or less	3	972D	\$2,313,545	704D	0	982D	\$0	720D
3. Other Fixed Rate	0	972E	\$0	704E	0	982E	\$0	720E
4. Adjustable Rate 1 yr or less	0	973A	\$0	705A	0	983A	\$0	721A
5. Adjustable Rate > 1 yr	41	973B	\$15,950,506	705B	17	983B	\$6,532,400	721B
<b>6. Total 1st Mortgage Real Estate Loans/Lines of Credit (sum items 1-5)</b>			<b>\$120,380,590</b>	<b>703</b>				

**OTHER REAL ESTATE**

7. Closed-End Fixed Rate	150	974	\$5,593,600	706	11	984	\$460,385	722
8. Closed-End Adjustable Rate	0	975	\$0	707	0	985	\$0	723
9. Open-End Adjustable Rate	387	976	\$12,255,308	708	86	986	\$4,938,805	724
10. Open-End Fixed Rate	0	976B	\$0	708B	0	986B	\$0	724B
<b>11. Total Other Real Estate Loans/Lines of Credit (sum items 7-10)</b>			<b>\$17,848,908</b>	<b>386</b>				
<b>12. TOTALS (all columns, items 1 - 5 and 7 - 10)</b>	<b>1,002</b>	<b>978</b>	<b>\$138,229,498</b>	<b>710</b>	<b>195</b>	<b>988</b>	<b>\$41,103,243</b>	<b>726</b>

**MISCELLANEOUS REAL ESTATE LOANS/LINES OF CREDIT INFORMATION**

	No. of Loans Outstanding	Acct	Amt of Loans Outstanding	Acct	No. of Loans Granted YTD	Acct	Amount Granted YTD	Acct
13. Interest Only & Payment Option 1st Mortgage Loans	0	704C2	\$0	704C1	0	704F3	\$0	704C3
14. Interest Only & Payment Option Other RE/LOC Loans	387	704D1	\$12,255,308	704D2	0	704G3	\$4,938,805	704D3
<b>15. REVERSE MORTGAGES</b>								
a. Federally Insured Home Equity Conversion Mortgage (HECM)	0	704F1	\$0	704F2	0	704F3	\$0	704F4
b. Proprietary Reverse Mortgage Products	0	704G1	\$0	704G2	0	704G3	\$0	704G4

**SCHEDULE A  
SPECIALIZED LENDING (Continued) AS OF: DECEMBER, 31 2021**

<b>SECTION 2 CONTINUED - REAL ESTATE LOANS AND LINES OF CREDIT</b>		<b>Amount</b>	<b>Acct</b>
<b>MISCELLANEOUS REAL ESTATE LOANS/LINES OF CREDIT INFORMATION (continued)</b>			
16. Balance Outstanding of 1st Mtg Residential Construction Loans - Excluding Commercial Purpose		\$0	<b>704A2</b>
17. a. Allowance for Losses on all Real Estate Loans - If you have early adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL) skip to item 17b.		\$609,873	<b>731</b>
b. Allowance for Credit Losses on all Real Estate Loans - Enter an amount if you have early adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL)		\$0	<b>SL0003</b>
18. Total Amount of All 1st Mortgage Loans which have been sold in the secondary market year-to-date		\$3,029,100	<b>736</b>
19. Amount of Real Estate Loans Outstanding that will contractually refinance, reprice or mature within the next 5 years and that are not reported in Sect 4, item 10		\$30,874,013	<b>712</b>
20. Amount of real estate loans sold but serviced by the credit union		\$0	<b>779A</b>
21. Mortgage Servicing Rights		\$0	<b>779</b>

**SECTION 3 - LOANS PURCHASED AND SOLD (IN FULL OR IN PART) & PARTICIPATION LOANS PURCHASED AND SOLD**

<b>1. LOANS PURCHASED AND SOLD YEAR-TO-DATE<sup>1</sup></b>		<b>Number</b>	<b>Acct</b>	<b>Amount</b>	<b>Acct</b>
a. Loans Purchased from Other Financial Institutions		0	<b>SL0014</b>	\$0	<b>SL0015</b>
b. Loans Purchased from Other Sources		0	<b>SL0012</b>	\$0	<b>SL0013</b>
c. Loans, Excluding Real Estate Loans, Sold		0	<b>SL0016</b>	\$0	<b>SL0017</b>

  

<b>2. PARTICIPATION LOANS PURCHASED<sup>2</sup></b>	<b>ALL OUTSTANDING</b>				<b>PURCHASED YTD</b>			
	<b>Number</b>	<b>Acct</b>	<b>Amount</b>	<b>Acct</b>	<b>Number</b>	<b>Acct</b>	<b>Amount</b>	<b>Acct</b>
a. Purchased With Recourse	0	<b>619A1</b>	\$0	<b>619B1</b>	0	<b>690A1</b>	\$0	<b>690B1</b>
b. Purchased Without Recourse	183	<b>619A2</b>	\$8,025,209	<b>619B2</b>	10	<b>690A2</b>	\$3,733,353	<b>690B2</b>
<b>TOTAL PURCHASED (each column)</b>	<b>183</b>	<b>619A3</b>	<b>\$8,025,209</b>	<b>619B</b>	<b>10</b>	<b>690A</b>	<b>\$3,733,353</b>	<b>690</b>

  

<b>3. OUTSTANDING PARTICIPATION LOANS SOLD<sup>2</sup></b>	<b>Participation Interest Retained</b>				<b>Participation Interest Sold AND/OR Serviced</b>			
	<b>Number</b>	<b>Acct</b>	<b>Amount Retained</b>	<b>Acct</b>	<b>Number</b>	<b>Acct</b>	<b>Amount Sold AND/OR Serviced</b>	<b>Acct</b>
a. Sold With Recourse	0	<b>691D1</b>	\$0	<b>691E1</b>	0	<b>691F1</b>	\$0	<b>691G1</b>
b. Sold Without Recourse	0	<b>691D2</b>	\$0	<b>691E2</b>	0	<b>691F2</b>	\$0	<b>691G2</b>
<b>TOTAL OUTSTANDING SOLD (each column)</b>	<b>0</b>	<b>691D</b>	<b>\$0</b>	<b>691E</b>	<b>0</b>	<b>691F</b>	<b>\$0</b>	<b>691G</b>

  

<b>4. PARTICIPATION LOANS SOLD YEAR-TO-DATE<sup>2</sup></b>	<b>Participation Interest Retained</b>				<b>Participation Interest Sold AND/OR Serviced</b>			
	<b>Number</b>	<b>Acct</b>	<b>Amount Retained</b>	<b>Acct</b>	<b>Number</b>	<b>Acct</b>	<b>Amount Sold AND/OR Serviced</b>	<b>Acct</b>
a. Sold With Recourse YTD	0	<b>691H1</b>	\$0	<b>691I1</b>	0	<b>691A1</b>	\$0	<b>691J1</b>
b. Sold Without Recourse YTD	0	<b>691H2</b>	\$0	<b>691I2</b>	0	<b>691A2</b>	\$0	<b>691J2</b>
<b>TOTAL SOLD YTD (each column)</b>	<b>0</b>	<b>691H</b>	<b>\$0</b>	<b>691I</b>	<b>0</b>	<b>691A</b>	<b>\$0</b>	<b>691</b>

  

<b>5. PARTICIPATION LOANS OUTSTANDING BY TYPE<sup>2</sup></b>	<b>Purchased Participations, Outstanding on Financial Statements</b>				<b>Portion of Participations Sold, Outstanding on Financial Statements</b>			
	<b>Number</b>	<b>Acct</b>	<b>Amount</b>	<b>Acct</b>	<b>Number</b>	<b>Acct</b>	<b>Amount Sold Outstanding</b>	<b>Acct</b>
a. Consumer	169	<b>691K1</b>	\$1,071,432	<b>691L1</b>	0	<b>691M1</b>	\$0	<b>691N1</b>
b. Non-Federally Guaranteed Student Loans	0	<b>691K7</b>	\$0	<b>691L7</b>	0	<b>691M7</b>	\$0	<b>691N7</b>
c. Real Estate	0	<b>691K2</b>	\$0	<b>691L2</b>	0	<b>691M2</b>	\$0	<b>691N2</b>
d. Commercial Loans excluding C&D	14	<b>691K8</b>	\$6,953,777	<b>691L8</b>	0	<b>691M8</b>	\$0	<b>691N8</b>
e. Commercial Construction & Development	0	<b>691K9</b>	\$0	<b>691L9</b>	0	<b>691M9</b>	\$0	<b>691N9</b>
f. Loan Pools	0	<b>691K6</b>	\$0	<b>691L6</b>	0	<b>691M6</b>	\$0	<b>691N6</b>
<b>TOTAL OUTSTANDING (each column)</b>	<b>183</b>	<b>691K</b>	<b>\$8,025,209</b>	<b>691L</b>	<b>0</b>	<b>691M</b>	<b>\$0</b>	<b>691N</b>

1 Report each loan purchased or sold in whole or in part under 701.23 (if FCU) or similar state provisions (if SCU).

2 Report loans purchased or sold in part under 701.22 (if FCU) or similar state provisions (if SCU).

Credit Union Name: BENCHMARKFederal Charter/Certificate Number: 3738

**SCHEDULE A**  
**SPECIALIZED LENDING (Continued) AS OF: DECEMBER, 31 2021**

**SECTION 4 - MEMBER BUSINESS & COMMERCIAL LENDING - Complete this section if the credit union has any commercial or member business loans.**

	Commercial Loans							
	No. of Loans	Acct	Outstanding Balance	Acct	No. Granted or Purchased YTD	Acct	Amount Granted or Purchased YTD	Acct
<b>1. Commercial Loans to Members</b>								
a. Construction and Development Loans	0	143A3	\$0	143B3	0	143C3	\$0	143D3
b. Secured by Farmland	0	961A5	\$0	042A5	0	099A5	\$0	463A5
c. Secured by Multifamily	2	900M	\$478,652	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 REAL ESTATE SECURED	2	900K2	\$478,652	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	6	900L2	\$199,198	400L2	6	090L2	\$204,300	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	8	900A1	\$677,850	400A1	6	090A1	\$204,300	475A1
<b>2. Purchased commercial loans or participation interests to nonmembers</b>								
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	14	900J3	\$6,953,777	400J3	10	090J3	\$3,733,353	475J3
f. TOTAL REAL ESTATE SECURED	14	900K3	\$6,953,777	718A4	10	090K3	\$3,733,353	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	14	900B1	\$6,953,777	400B1	10	090B1	\$3,733,353	475B1
<b>TOTAL COMMERCIAL LOANS (1k+2k)</b>	22	900T1	\$7,631,627	400T1				

MISCELLANEOUS COMMERCIAL LOAN INFORMATION					No. of Loans	Acct	Amount	Acct
3. Outstanding commercial participations sold but retained servicing (including unfunded commitments)					0	1061A	\$0	1061
4. Outstanding commercial loans sold but retained servicing (including unfunded commitments)					0	1062A	\$0	1062
5. Year-to-Date commercial loans/participations sold but did not retain servicing (including unfunded commitments)					0	1063A	\$0	1063
6. Commercial Agricultural Loans (1b+1g+2b+2g)					0	961A9	\$0	042A9

**REGULATORY REPORTING - PART 723 - MEMBER BUSINESS LOANS**

	Amount	Acct
7. Net Member Business Loan Balance (NMBLB)	\$22	400A

**RISK BASED NET WORTH (RBNW) - For credit unions with assets greater than \$50,000,000**

	Amount	Acct
8. Loans and participation interests qualifying for RBNW	\$0	400
9. Unfunded commitments for member business loans and participation interests qualifying for RBNW	\$0	814B
10. Amount of Real Estate Loans included in line 12 of page 14 also reported as member business loans and participation interests qualifying for RBNW on line 8 above	\$0	718

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Effective June 30, 2020

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Credit Union Name: BENCHMARK

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**SCHEDULE A**  
**SPECIALIZED LENDING (Continued) AS OF: DECEMBER, 31 2021**

**SECTION 5 - TROUBLED DEBT RESTRUCTURED LOANS - Complete this section if the credit union has any TDR loans outstanding.**

Report loans that qualify under generally accepted accounting principles as troubled debt restructurings (TDRs). TDRs are loans for which the credit union, for economic or legal reasons related to a borrower's financial difficulties, grants a concession to the borrower that it would not otherwise consider. Refer to FASB Accounting Standards Codification 310-40. These loans should also be reported as part of the overall balances in the appropriate category on the Statement of Financial Condition (page 2); in Schedule A, Section 2 for real estate loans; in Schedule A, Section 4 for member business & commercial lending; and on pages 8 and 9, if delinquent. See Delinquent Loan instructions for information regarding TDR delinquency reporting.

	TDR Loans in Accrual Status				TDR Loans in Nonaccrual Status				Total TDR Loans Outstanding by Category			
	No. of Loans Outstanding	Acct	Amount in Accrual Status	Acct	No. of Loans Outstanding	Acct	Amount in Nonaccrual Status	Acct	Total No. of Loans	Acct	Total Amount	Acct
1. a. TDR Loans Secured by First Mortgages	0	1006A	\$0	1007A	0	1008A	\$0	1009A	0	1010A	\$0	1011A
b. TDR Loans Secured by Other RE/LOCs	7	1006B	\$330,719	1007B	2	1008B	\$190,485	1009B	9	1010B	\$521,204	1011B
c. TDR RE Loans Also Reported as Commercial Loans	0	1006F	\$0	1007F	0	1008F	\$0	1009F	0	1010F	\$0	1011F
d. TDR Consumer Loans <b>NOT</b> Secured by Real Estate	47	1006D	\$431,105	1007D	19	1008D	\$169,984	1009D	66	1010D	\$601,089	1011D
e. TDR Commercial Loans <b>NOT</b> Secured by Real Estate	0	1006G	\$0	1007G	0	1008G	\$0	1009G	0	1010G	\$0	1011G
f. Total TDR Loans Outstanding (a+b+d+e)	54	1006	\$761,824	1007	21	1008	\$360,469	1009	75	1000F	\$1,122,293	1001F
				<b>No. of Loans YTD</b>	<b>Acct</b>	<b>Amount YTD</b>	<b>Acct</b>					
2. TDR Loans Approved Year-to-Date				22	1012A	\$224,454	1002F					
						<b>Amount</b>	<b>Acct</b>					
3. TDR portion of Allowance for Loan and Lease Losses						\$320,347	1013					

**SECTION 6 - PURCHASED CREDIT IMPAIRED LOANS (PCILs) - 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	Acct	Recorded Investment Reported as Loans in Account 025B	Acct
1. Total PCILs Outstanding	\$0	PC0001	\$0	PC0002

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

**SECTION 7 - 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	Acct	Acquirer's ACL at Acquisition Date	Acct	Non-Credit Discount or Premium attributable to other factors	Acct	Unpaid Principal Balance or Par Value	Acct
1. PCD Loans Outstanding	\$0	PC0003	\$0	PC0004	\$0	PC0005	\$0	PC0006
2. PCD Debt Securities	\$0	PC0007	\$0	PC0008	\$0	PC0009	\$0	PC0010

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**SCHEDULE B**  
**INVESTMENTS, SUPPLEMENTAL INFORMATION AS OF: DECEMBER, 31 2021**  
*Complete this schedule if amounts are reported on page 1, items 4-7; or if items below are applicable.*

**TYPES OF INVESTMENTS**

1. U.S. Government Obligations	<= 1 Year	> 1- 3 Years	> 3 - 5 Years	> 5 - 10 Years	> 10 Years	Total Amount
a. NCUA Guaranteed Notes	738A	738B	738C	738D	738E	
Amount of Variable Rate	\$0	\$0	\$0	\$0	\$0	\$0 738
Amount of Fixed Rate	739A	739B	739C	739D	739E	
Amount of Fixed Rate	\$0	\$0	\$0	\$0	\$0	\$0 739
b. TOTAL NCUA GUARANTEED NOTES						\$0 740
c. Total FDIC-Issued Guaranteed Notes						\$0 740A
d. All Other U.S. Government Obligations						\$0 741C3
e. TOTAL U.S. GOVERNMENT OBLIGATIONS						\$0 741C
<b>2. Federal Agency Securities</b>						
a. Agency/GSE Debt Instruments (not backed by mortgages)						\$10,596,144 742C1
b. Agency/GSE Mortgage-Backed Securities						\$10,402,923 742C2
c. TOTAL FEDERAL AGENCY SECURITIES						\$20,999,067 742C
<b>3. Securities Issued by States and Political Subdivisions in the U.S.</b>						
						\$0 745
<b>4. Other Mortgage-Backed Securities</b>						
a. Privately Issued Mortgage-Related Securities						
i. Privately Issued Mortgage-Related Securities						\$0 981A
ii. Privately Issued Securities (exclude from 4.a.i.) that fail to meet the definition of a mortgage-related security (downgraded below the two highest rating categories) after purchase ( <b>Federal Credit Unions ONLY</b> )						\$0 981C
b. Privately Issued Mortgage-Backed Securities ( <b>State Credit Unions ONLY</b> )						981B
c. TOTAL OTHER MORTGAGE-BACKED SECURITIES						\$0 981
<b>5. Mutual Funds</b>						
						\$0 743D
<b>6. Common Trusts</b>						
						\$0 743E
<b>7. Bank Issued FDIC-Guaranteed Bonds</b>						
						\$0 746

**INVESTMENTS MEETING SPECIFIC CRITERIA OF PART 703 (Federal Credit Unions ONLY)**

	Amount	Acct
8. Non-Mortgage Related Securities with Embedded Options or Complex Coupon Formulas	\$10,596,144	786A
9. Non-Mortgage Related Securities with Maturities Greater than Three Years that Do Not Have Embedded Options or Complex Coupon Formulas	\$0	786B
10. Total of Securities Meeting the Requirements of Section 703.12(b) (Sum of items 2b+4c+8+9)	\$20,999,067	786

**MORTGAGE-BACKED SECURITIES**

11. Collateralized Mortgage Obligations/Real Estate Mortgage Investment Conduits (CMOs/REMICs)	\$25,309,115	733
12. Commercial Mortgage Backed Securities	\$0	733A

FCU= Federal Credit Union

SCU= State Credit Union

NCUA 5300  
Effective June 30, 2020  
Previous Editions Are Obsolete

Credit Union Name: BENCHMARK

Federal Charter/Certificate Number: 3738

**SCHEDULE B**  
**INVESTMENTS, SUPPLEMENTAL INFORMATION (Continued) AS OF: DECEMBER, 31 2021**

*Complete this schedule if amounts are reported on page 1, items 4-7; or if items below are applicable.*

<b>MISCELLANEOUS INVESTMENT INFORMATION</b>		<b>Amount</b>	<b>Acct</b>
13. Total of Deposits and Shares Meeting the Requirements of Section 703.10(a) (FCU Only)		\$0	785
14. Market Value of Investments Purchased Under an Investment Pilot Program - 703.19 (FCU Only)		\$0	785A
15. Fair Value of Held to Maturity Securities (reported on item 7 of page 1)		\$0	801
16. Investment Repurchase Agreements		\$0	780
17. Borrowing Repurchase Transactions Placed in Investments for Purposes of Positive Arbitrage		\$0	781
18. Investments Not Authorized by the FCU Act or NCUA Rules and Regulations (SCU ONLY). Exclude investments listed in Item 20 a. or b. (below).			784A
19. Outstanding balance of brokered certificates of deposit and share certificates		\$6,713,000	788
20. Amounts 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 NCUA Rules and Regulations (if FCU), or similar state provisions (if SCU), that are not authorized under Part 703 of NCUA Rules and Regulations.		<b>Recorded Value</b>	<b>Acct</b>
a.	Securities	\$0	789C
b.	Other Investments	\$0	789D
c. Other Assets:			
i. Split Dollar Life Insurance Arrangements			
a) Collateral Assignment		\$0	789E
b) Endorsement		\$0	789E1
ii. Other Insurance		\$0	789E2
iii. Other Non-insurance		\$0	789F
d.	Total (sum items a. - c.)	\$0	789G
21. Amounts reported in Asset section of the Statement of Financial Condition to fund Charitable Donation Accounts		<b>Recorded Value</b>	<b>Acct</b>
		\$0	789H

FCU= Federal Credit Union

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Credit Union Name: BENCHMARKFederal Charter/Certificate Number: 3738

**SCHEDULE C**  
**CREDIT UNION SERVICE ORGANIZATION (CUSO) INFORMATION AS OF: DECEMBER, 31 2021**

Report the 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	Acct
a.	Total Value of Investments in CUSOs	\$261,968	851
b.	Total Amount Loaned to CUSOs	\$0	852
c.	Total Aggregate Cash Outlay in CUSOs	\$261,968	853

Credit Union Name: BENCHMARKFederal Charter/Certificate Number: 3738

**SCHEDULE D**  
**DERIVATIVE TRANSACTIONS REPORT AS OF: DECEMBER, 31 2021**

1. Total Derivative Transactions Outstanding:	Total Notional Amount	Acct	Net Fair Value Gain (Loss)	Acct	Weighted Average Years to Maturity	Acct
a. Interest Rate Swaps:						
i. Pay-fixed	\$0	1020	\$0	1020C	0.00	1020Y
ii. Receive-fixed	\$0	1021	\$0	1021C	0.00	1021Y
iii. Basis	\$0	1022	\$0	1022C	0.00	1022Y
b. Interest Rate Options:						
i. Caps Purchased	\$0	1023	\$0	1023C	0.00	1023Y
ii. Floors Purchased	\$0	1024	\$0	1024C	0.00	1024Y
c. Treasury Futures:						
i. 2 & 3 Year Notes	\$0	1025	\$0	1025C	0.00	1025Y
ii. 5 & 10 Year Notes	\$0	1026	\$0	1026C	0.00	1026Y
d. Other Derivatives:						
i. All Other Derivatives	\$0	1027	\$0	1027C	0.00	1027Y
<b>Total Derivatives</b>	<b>\$0</b>	<b>1030</b>	<b>\$0</b>	<b>1030C</b>	<b>0.00</b>	<b>1030Y</b>



Credit Union Name: BENCHMARK

Federal Charter/Certificate Number: 3738

**SCHEDULE E  
BANK SECRECY ACT/ANTI-MONEY LAUNDERING INFORMATION AS OF: DECEMBER, 31 2021**

*Complete this schedule if the items below are applicable. This information will not be released to the public.*

**MONEY SERVICES BUSINESSES**

	Number of Accounts	Acct	Amount	Acct
1. Total Money Services Businesses	*	1050	*	1050A
2. Dealers in Foreign Exchange	*	1051	<div style="border: 2px solid blue; border-radius: 15px; padding: 10px; text-align: center;"> <p>Sum of Accounts 1051 through 1056 may not total to Account 1050</p> </div>	
3. Check Cashers	*	1052		
4. Monetary Instruments	*	1053		
5. Money Transmitters	*	1054		
6. Provider of Prepaid Access	*	1055		
7. Seller of Prepaid Access	*	1056		