



Where Credit Unions Belong

# NCUA 5310 Report

December 2017

For additional information related to our financial position, please see our Quarterly Financials under the Due Diligence Section of our Web site.

**STATEMENT OF FINANCIAL CONDITION**

**ASSETS**

- 1. Cash, Cash Equivalents & Balances Due
  - a. Deposits in Banks (U.S. and Foreign)
  - b. Federal Reserve Banks (Master Account non-fed funds)
  - c. Fed Funds Sold (U.S. Banks and CUs)
  - d. Fed Funds Sold (Foreign Banks)
  - e. Deposits in credit unions (corporate and NPCU)
  - f. Compensating Balances (U.S. Banks and CUs)
  - g. Compensating Balances (Foreign Banks)
  - h. Uncollected Funds from Banks
  - i. Uncollected Funds from Federal Reserve Banks
  - j. Other Items Due
  - k. Other Cash Items
  - l. Other Cash (foreign)
  
- 2. Total Investments
  - a. Total Securities Held-to-Maturity
  - b. Total Securities Available for Sale
  - c. Total Securities in Trading Portfolio
  - d. Derivative Contracts (Fair Value of contracts with a gain)
  - e. Unconsolidated CUSO Investments
  - f. Retirement Investment Accounts
  - g. Securities purchased under agreement to resell
  - h. Certificates of Deposit (including SimpliCD)
  - i. Certificates of Deposit (Foreign Banks)
  - j. Other Investments
  
- 3. Loans - Net
  - a. Guaranteed Loans to Member Credit Unions
    - 1. CLF Lines of Credit (NCUSIF Guaranteed)
    - 2. Other
  
  - b. Credit Union Loans
    - 1. Share Secured
    - 2. Loans Secured by Other Collateral
    - 3. Unsecured
    - 4. Loans Derived from Securities Purchased from Members with Agreement to resell
    - 5. Other

Amount	Acct Code
1,074,272,832	5378
49,042,143	5370
1,025,230,689	5371
0	5424A
0	5425A
0	5441
0	5424D
0	5425D
0	5374
0	5375
0	5376
0	5424E
0	5425E

1,921,744,393	5439
0	5450A
1,844,746,789	5451
0	5452
0	5436
6,237,583	5900
27,626,021	5437
0	5426
3,424,000	5424B
0	5425B
39,710,000	6694

117,562,556	5407
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0	5380
0	5382

Member CU	Acct Code	Non-Member CU	Acct Code	Total	Acct Code
0	5384	0	5390	0	6020
96,022,282	5385	0	5391	96,022,282	6021
0	5386	0	5392	0	6022
0	5387			0	6023
0	5388	0	5393	0	6024

**STATEMENT OF FINANCIAL CONDITION (CONTINUED)**

**ASSETS (CONTINUED)**

3.

c. Loan Participations

- 1. Loan Participations Purchased
- 2. Loan Participations Sold  
(Enter as Negative Amount)

Corp CU	Acct Code	NPCU	Acct Code	Other	Acct Code	Total	Acct Code
0	5395	0	6026	0	5396	0	6027
0	5397	0	6028	0	6029	0	6030

d. All Other Loans

- 1. Loans to Corporate CUSOs
- 2. Share Secured
- 3. Loans Secured by Other Collateral
- 4. Unsecured
- 5. Other

Amount	Acct Code
0	5398
0	5399
21,540,274	5400
0	5401
0	5403
0	5406

e. Allowance for Loan and Lease Losses

4. Fixed Assets (net)

- a. Land and Building
- b. Data Processing Equipment
- c. Furniture and Equipment
- d. Leasehold Improvements
- e. Leased Assets
- f. Other Fixed Assets

10,346,694	5472
6,569,729	5472A
2,788,941	5472B
368,908	5472C
619,116	5472D
0	5472E
0	5472F

5. Goodwill and Intangibles

- a. Goodwill
- b. Intangibles

12,642,714	5901
3,401,412	5474
9,241,302	5475

6. Accrued Income and Other Assets

- a. Accrued Income on Loans
- b. Accrued Income on Investments
- c. Other Accrued Income
- d. Other Assets
- e. NCUSIF Capitalization Deposit

23,041,368	5902
97,368	5473A
4,974,701	5473B
0	5473C
16,436,397	5476
1,532,902	5477

**TOTAL ASSETS**

3,159,610,557	5600
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**STATEMENT OF FINANCIAL CONDITION (CONTINUED)****LIABILITIES**

## 7. Borrowings

- a. Borrowings from Other Corporates or Credit Unions
- b. Commercial Paper
- c. Pass-Through Borrowings as CLF Agent
- d. Corporate Securities Sold Under Agreement to Repurchase from Others for Arbitrage
- e. Members Securities Sold Under Agreement to Repurchase from Others for Arbitrage
- f. Corporate Securities Sold Under Agreement to Repurchase from Others for Liquidity
- g. Member Securities Sold Under Agreement to Repurchase from Others for Liquidity
- h. Fed Funds Purchased from Other Corporates
- i. Other Borrowings

## 8. Accounts Payable

## 9. Uncollected Deposits

## 10. Dividends Payable on Shares and Certificates

## 11. Interest Payable on Borrowings

## 12. Derivative Contracts (Fair Value of contracts with a loss)

## 13. Other Liabilities

**TOTAL LIABILITIES**

Amount	Acct Code
50,000,000	5479
0	5479B
0	5479D
0	5479F
0	5479I
0	5479J
0	5479M
0	5479N
0	5479P
50,000,000	5479C
984,713	5480
2,146,791	5481
201,347	5482
0	5483
0	5484
4,645,311	5485
57,978,162	5610

**SHARES AND EQUITY**

## 14. TOTAL SHARES

2,790,330,993	5903
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## Member

- a. Daily/Overnight Shares
- b. Money Market
- c. Time Certificates
- d. Callable Certificates
- e. Other
- Subtotal

2,399,009,514	5490A
0	5904
233,139,058	5490B
0	5490H
1,050	5490I
2,632,149,622	5490

## From Other Corporate Credit Unions

- f. Daily/Overnight Shares
- g. Time Certificates
- h. Other
- Subtotal

0	5491A
0	5491B
0	5905
0	5491

## Other

- i. Nonmember Credit Union Deposits
- j. Affiliate Deposits
- k. Non-Affiliate Deposits
- l. Natural Person Deposits
- Subtotal

11,960,810	5493A
146,220,561	5493B
0	5493C
0	5493D
158,181,371	5493

**STATEMENT OF FINANCIAL CONDITION (CONTINUED)**

**SHARES AND EQUITY (CONTINUED)**

15. MEMBER CAPITAL

- a. Perpetual Contributed Capital (PCC)- Members
- b. PCC-Nonmembers

Amount	Acct Code
219,441,538	5500J
0	5500J1

c. Non-Perpetual Capital Accounts (NCA)

Balance	Acct Code	Amortized	Acct Code	Net	Acct Code
20,000	5906	0	5500L	20,000	5500K

- 16. Corporate Reserves
- 17. Undivided Earnings
- 18. Other Reserves
- 19. Equity Acquired in a Business Combination
- 20. Miscellaneous Other Equity
- 21. Accumulated Unrealized G/L on AFS Securities
- 22. Accumulated FASB 133 Adjustments
- 23. Other Comprehensive Income Items
- 24. Accumulated Net Income/Loss

0	5500B
81,598,817	5500H
0	5500C
0	5500D
0	6001H
11,930,463	5500E
0	5500F
(1,689,416)	5500G
0	5500I

**TOTAL LIABILITIES, SHARES, AND EQUITY**

3,159,610,557	5630
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25. **Total Insured Shares (\$250,000 Insurable Limit)**

156,478,703	5495
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**INCOME STATEMENT****INTEREST INCOME**

1. Investment Income
  - a. U.S. Government and Government Guaranteed Obligations
  - b. Obligations of U.S. Government Sponsored Enterprises
  - c. Federal Reserve Bank Interest Income (Master Account)
  - d. Natural Person and Corporate Credit Unions
  - e. U.S. and Foreign Banks
  - f. Securities Purchased under Agreement to Resell
  - g. Spread Trade (Income derived from reverse repo/repo transactions qualifying for netting)
  - h. Government and Agency Related Issues
  - i. Private Mortgage Related Issues
  - j. Asset Backed Securities
  - k. Mutual Funds
  - l. Commercial Debt Obligations and Commercial Mortgage Backed Securities
  - m. Municipal Securities
  - n. Corporate CUSOs (Do not include income that was eliminated due to consolidation)
  - o. Other Investments

Amount	Acct Code
5,356,091	5300
614,449	5301
0	5302
0	5930
0	5306
1,430,989	5307
0	5309
0	5310
581,540	5311
323,145	5312
1,637,876	5313
0	5314
491,427	5315
0	5316
0	5317
276,665	5318

2. Loan Interest Income

192,852	5100
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**TOTAL INTEREST INCOME**

5,548,943	5105
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**COST OF FUNDS**

3. Cost of Funds
  - a. Dividends on Shares and Certificates
  - b. Interest on Borrowings
  - c. Interest/Dividends Paid to Others on Repurchase Transactions

2,594,717	5323
2,129,110	5323A
464,684	5323B
923	5322D

**NET INTEREST INCOME**

2,954,226	5111
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**OTHER INCOME**

4. a. Fee Income
- b. Miscellaneous Operating Income
- c. Trading Gains/Losses (Realized and Unrealized)
- d. Gain (Loss) on Investment sales
- e. Gain (Loss) on Disposition of Assets
- f. Gain (Loss) on Hedged Transactions
- g. Gain from Bargain Purchase (Merger)
- h. Loss on Investments - Other Than Temporary Impairment (OTTI)
  1. Total OTTI
  2. Less OTTI losses in Other Comprehensive Income (per GAAP)
- i. Non operating income/expense

1,335,875	5110
0	5120
0	5319
0	5320
0	5130
0	5140
0	5160
0	5321
(76,565)	5321A
7,895	5321B
0	5150

**INCOME STATEMENT (CONTINUED)****EXPENSES**

5. OPERATING EXPENSES
- a. Employee Compensation and Benefits
  - b. Travel and Conference
  - c. Office Occupancy
  - d. Office Operations
  - e. Educational and Promotional Expenses
  - f. Loan Servicing
  - g. Professional and Outside Services
  - h. NCUSIF Premium
  - i. Temporary Corporate CU Assessment
  - j. Other Member Insurance
  - k. Operating Fee (Exam and/or supervision fees)
  - l. Miscellaneous Operating Expenses

Amount	Acct Code
2,740,888	5331
1,494,695	5324
139,298	5325A
371,239	6063
18,944	6064
70,256	5325B
0	6065
114,999	5326C
0	5170
0	5180
0	5190
4,967	5195
526,490	5330

**OTHER EXPENSE/INCOME ITEMS**

- 6. Intangible/Goodwill Amortization
- 7. Minority Interest (CUSO)
- 8. Provision for Loan and Lease Loss

208,464	6059
15,439	5200
0	5329

**NET INCOME**

- 9. Extraordinary Items
- 10. Cumulative Effect of Changes in Acctg. Principle
- 11. **NET INCOME AFTER EXTRAORDINARY ITEMS & OTHER ADJUSTMENTS**
- 12. Equity Transfer for PCC Dividends
- 13. **NET CONTRIBUTION TO EQUITY**

1,287,518	5205
0	5210
0	5220
1,287,518	5225
149,175	5230
1,138,343	5235

**INVESTMENT DETAIL**

**GOVERNMENT AGENCY NON-MORTGAGE RELATED ISSUES**

- 1. *U.S. Government and Government Guaranteed Obligations*
- 2. *Obligations of U.S. Government Sponsored Enterprises*

HTM Fair Value	Acct Code	HTM Book Value	Acct Code	AFS Fair Value	Acct Code	AFS Book Value	Acct Code	Trading Fair Value	Acct Code
0	6100	0	6100A	455,535,596	6100B	455,535,596	6100C	0	6100D
0	6101	0	6101A	0	6101B	0	6101C	0	6101D

**GOVERNMENT AND AGENCY MORTGAGE RELATED ISSUES**

- 3. a. CMOs/REMICs
- b. Mortgage Backed Pass Throughs
- c. Asset Backed Securities
- d. NCUA Guaranteed Notes (NGN Notes)
- e. Other

**SUBTOTAL**

0	6102	0	6102A	35,706,175	6102B	35,706,175	6102C	0	6102D
0	6103	0	6103A	13,357,434	6103B	13,357,434	6103C	0	6103D
0	6104	0	6104A	3,933,654	6104B	3,933,654	6104C	0	6104D
0	6105	0	6105A	360,496,691	6105B	360,496,691	6105C	0	6105D
0	6106	0	6106A	0	6106B	0	6106C	0	6106D
0	6107	0	6107A	413,493,954	6107B	413,493,954	6107C	0	6107D

**PRIVATELY ISSUED MORTGAGE RELATED ISSUES**

- 4. a. CMOs/REMICs
- b. Mortgage Backed Pass Throughs
- c. Other

**SUBTOTAL**

0	6108	0	6108A	66,446,545	6108B	66,446,545	6108C	0	6108D
0	6109	0	6109A	0	6109B	0	6109C	0	6109D
0	6110	0	6110A	0	6110B	0	6110C	0	6110D
0	6111	0	6111A	66,446,545	6111B	66,446,545	6111C	0	6111D

**ASSET BACKED SECURITIES**

- 5. a. Credit Cards
- b. Autos
- c. Home Equity
- d. Student Loans (FFELP guaranteed)
- e. Student Loans (non FFELP)
- f. Other

**SUBTOTAL**

0	6112	0	6112A	165,761,500	6112B	165,761,500	6112C	0	6112D
0	6113	0	6113A	56,182,840	6113B	56,182,840	6113C	0	6113D
0	6114	0	6114A	72,064,770	6114B	72,064,770	6114C	0	6114D
0	6115	0	6115A	279,372,073	6115B	279,372,073	6115C	0	6115D
0	6116	0	6116A	32,634,382	6116B	32,634,382	6116C	0	6116D
0	6117	0	6117A	70,083,300	6117B	70,083,300	6117C	0	6117D
0	6118	0	6118A	676,098,865	6118B	676,098,865	6118C	0	6118D

- 6. *Commercial Mortgage Backed Securities (CMBS)*

0	6119	0	6119A	0	6119B	0	6119C	0	6119D
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- 7. *Mutual Funds*

0	6120	0	6120A	0	6120B	0	6120C	0	6120D
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**COMMERCIAL DEBT OBLIGATIONS**

- 8. a. Commercial Paper
- b. Notes
- c. Bonds
- d. Other

**SUBTOTAL**

0	6121	0	6121A	0	6121B	0	6121C	0	6121D
0	6122	0	6122A	233,171,829	6122B	233,171,829	6122C	0	6122D
0	6123	0	6123A	0	6123B	0	6123C	0	6123D
0	6124	0	6124A	0	6124B	0	6124C	0	6124D
0	6125	0	6125A	233,171,829	6125B	233,171,829	6125C	0	6125D

- 9. *Municipal Securities*

0	6126	0	6126A	0	6126B	0	6126C	0	6126D
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**TOTAL**

0	6127	0	5450A	1,844,746,789	6127B	1,844,746,789	5451	0	5452
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**ADDITIONAL INVESTMENT INFORMATION**

**ADDITIONAL INVESTMENT INFORMATION**

	<b>Amount</b>	<b>Acct Code</b>
1. Reverse Repo/Repo Transactions Qualifying for Netting	0	5365
2. Total Limited Liquidity Securities	131,480,975	5366
3. Total Secured Borrowings	50,000,000	5367
4. Market Value of investments that fail to meet the requirements of Part 704 for your corporate's investment authority. (List both those included in investment action plans and those within the 30-day reporting period)	64,073,789	5440
5. Book Value of the Aggregate of Investments with Unmatched Embedded Options	1,834,505,742	5459
6. Enter amounts to fund employee benefit plans or deferred compensation plans under Section 701.19( c) of the NCUA Rules and Regulations or similar state provisions (if state chartered) that are not authorized by Part 704 of the NCUA Rules and Regulations:		
a. Securities	0	6002A
b. Other Investments	1,306,251	6001P
c. Other Assets	26,319,770	6002C
1. Split Dollar Collateral Assignment Arrangements	26,319,770	6002D
2. Endorsement Split Dollar Arrangements	0	6002E
3. Other Insurance	0	6002F
4. Other Non-insurance	0	6002G
<b>TOTAL</b>	<b>27,626,021</b>	<b>6002</b>

**ADDITIONAL LOAN INFORMATION**

**LOAN BACKGROUND INFORMATION**

- 1. Outstanding Loans to Credit Unions of Corporate Officials
- 2. Approved Lines of Credit to Credit Unions of Corporate Officials
- 3. Outstanding Loans to Leagues and Affiliated Parties
- 4. Approved Lines of Credit to Leagues and Affiliated Parties
- 5. Total Lines to Watchlist Institutions and Other Parties

Amount	Acct Code
2,000,657	5408
211,900,000	5409
21,540,274	5411
73,490,275	5412
35,382,368	5413

**DELINQUENT LOANS**

- 6. Guaranteed Loans to Member Credit Unions
- 7. All Other Loans to Member Credit Unions
- 8. Loans to Credit Unions that are not Members
- 9. All Other Loans (including participation loans)

**TOTAL DELINQUENT LOANS**

30 to 60 Days	Acct Code	61 to 90 Days	Acct Code	91+ Days	Acct Code
0	5414A	0	5415A	0	5416A
0	5414B	0	5415B	0	5416B
0	5414C	0	5415C	0	5416C
0	5414D	0	5415D	0	5416D
0	5414	0	5415	0	5416

**LOAN CHARGE OFFS AND RECOVERIES (THIS MONTH)**

- 10. Loans to Member Credit Unions
- 11. Loans to Credit Unions that are not Members
- 12. All Other Loans

**TOTAL LOANS CHARGED OFF & RECOVERED**

Charge Offs	Acct Code	Recoveries	Acct Code	Net Charge Offs	Acct Code
0	5417A	0	5418A	0	5419A
0	5417B	0	5418B	0	5419B
0	5417C	0	5418C	0	5419C
0	5417	0	5418	0	5419

**LIQUIDITY REPORT**

**1. REMAINING MATURITY SCHEDULE**

MATURITY	Assets					Liabilities				
	Cash	Acct Code	Investments	Acct Code	Loans	Acct Code	Shares	Acct Code	Borrowings	Acct Code
1- day	1,074,272,832	5343H	148,250	5343A	44,454,223	5342A	2,534,875,900	5341A	50,000,000	5340A
2-30 days	0	5343I	0	5343B	3,800,000	5342B	161,993,675	5341B	0	5340B
31-90 days	0	5343J	10,230	5343C	34,500,000	5342C	23,528,811	5341C	0	5340C
91-180 days			1,410,849	5343D	433,333	5342D	11,462,491	5341D	0	5340D
181 days < 1 yr.			1,688,000	5343E	31,750,000	5342E	21,630,673	5341E	0	5340E
1-3 years			570,660,479	5343F	1,000,000	5342F	36,838,218	5341F	0	5340F
> 3 years			1,347,826,585	5343G	1,625,000	5342G	1,225	5341G	0	5340G
<b>TOTALS</b>	1,074,272,832	5343K	1,921,744,393	5343	117,562,556	5342	2,790,330,993	5341	50,000,000	5340

**2. LIQUIDITY COMMITMENTS**

**INFLOWS**

Advised / Revocable LOC  
 Committed / Irrevocable LOC  
 Commercial Paper  
 MTN Program  
 Fed Funds Line  
 Repurchase Agreements Lines  
 Federal Home Loan Bank Lines  
 Other Inflows

**TOTALS**

Contractual Amount	Acct Code	Outstanding Amount	Acct Code	Last Test Date	Acct Code
0	5344A	0	5344B	01/27/2011	5344C
0	5345A	0	5345B	09/21/2011	5345C
0	5346A	0	5346B	N/A	5346C
0	5347A	0	5347B	N/A	5347C
130,000,000	5348A	0	5348B	12/19/2017	5348C
250,000,000	5349A	0	5349B	12/13/2017	5349C
798,328,168	5350A	50,000,000	5350B	12/29/2017	5350C
519,025,351	5351A	0	5351B	12/19/2017	5351C
<b>1,697,353,519</b>	<b>5352A</b>	<b>50,000,000</b>	<b>5352B</b>		

**OUTFLOWS**

Advised / Revocable LOC  
 Committed / Irrevocable LOC  
 Loan Participation Commitments  
 Irrevocable Stand-by Letters of Credit  
 Forward Commitment to Purchase an Asset or Perform under a Lease Package  
 Other Outflows

**TOTALS**

3,507,942,704	5353A	117,562,556	5353B	12/29/2017	5353C
0	5354A	0	5354B	N/A	5354C
0	5355A	0	5355B	N/A	5355C
1,168,600	5356A	0	5356B	N/A	5356C
0	5357A	0	5357B	N/A	5357C
0	5358A	0	5358B	N/A	5358C
<b>3,509,111,304</b>	<b>5359A</b>	<b>117,562,556</b>	<b>5359B</b>		

**INVESTMENT CONCENTRATION LIMITS**

**PART A**

**INVESTMENTS BY SECTORS**

	AV	Acct Code	FV	Acct Code	Diff AV to FV	Acct Code	WAL	Acct Code	AWAL	Acct Code	Duration	Acct Code
1. Mortgage-Backed Securities (MBS) (not including CMBS)	541,102,883	5460A	552,005,270	5461A	(10,902,387)	5462A	1.970	5463A	2.380	5831A	0.330	5464A
2. Commercial MBS	0	5460B	0	5461B	0	5462B	0.000	5463B	0.000	5831B	0.000	5464B
3. FFELP Student Loan Asset-Backed Securities (ABS)	287,238,856	5460C	279,372,073	5461C	7,866,783	5462C	6.380	5463C	7.220	5831C	(0.160)	5464C
4. Private Student Loan ABS	33,442,389	5460D	32,634,383	5461D	808,006	5462D	2.520	5463D	2.520	5831D	0.020	5464D
5. Auto Loan/Lease ABS	55,863,388	5460E	56,182,840	5461E	(319,452)	5462E	1.950	5463E	1.950	5831E	0.030	5464E
6. Credit Card ABS	164,824,957	5460F	165,761,500	5461F	(936,543)	5462F	3.090	5463F	3.090	5831F	0.020	5464F
7. Other ABS, Not Listed in Items 3 to 6	0	5460G	0	5461G	0	5462G	0.000	5463G	0.000	5831G	0.000	5464G
8. Corporate Debt Obligations	232,243,112	5460H	233,171,828	5461H	(928,716)	5462H	3.690	5463H	3.690	5831H	0.080	5464H
9. Municipal Securities	0	5460I	0	5461I	0	5462I	0.000	5463I	0.000	5831I	0.000	5464I
10. Registered Investment Companies	0	5460J	0	5461J	0	5462J	0.000	5463J	0.000	5831J	0.000	5464J
11. All Other Investments Not Listed in Items 1 through 10	1,597,486,989	5460K	1,603,315,727	5461K	(5,828,738)	5462K	3.970	5463K	4.740	5831K	0.130	5464K
<b>TOTAL</b>	<b>2,912,202,574</b>	<b>5460</b>	<b>2,922,443,621</b>	<b>5461</b>	<b>(10,241,047)</b>	<b>5462</b>	<b>2.240</b>	<b>5463</b>	<b>2.530</b>	<b>5831</b>	<b>0.080</b>	<b>5464</b>

**PART B**

**CALCULATIONS**

	Corporate Concentration						Regulatory Maximum			
	Capital	Acct Code	Capital Based	Acct Code	Asset Based	Acct Code	% Capital	Acct Code	% Assets	Acct Code
1. Mortgage-Backed Securities (MBS) (not including CMBS)	294,822,772	5500Q	2,948,227,720	5466A	1,579,805,279	5467A	1,000%	5468A	50%	5469A
2. Commercial MBS	294,822,772	5500Q	884,468,316	5466B	473,941,584	5467B	300%	5468B	15%	5469B
3. FFELP Student Loan Asset-Backed Securities (ABS)	294,822,772	5500Q	2,948,227,720	5466C	1,579,805,279	5467C	1,000%	5468C	50%	5469C
4. Private Student Loan ABS	294,822,772	5500Q	1,474,113,860	5466D	789,902,639	5467D	500%	5468D	25%	5469D
5. Auto Loan/Lease ABS	294,822,772	5500Q	1,474,113,860	5466E	789,902,639	5467E	500%	5468E	25%	5469E
6. Credit Card ABS	294,822,772	5500Q	1,474,113,860	5466F	789,902,639	5467F	500%	5468F	25%	5469F
7. Other ABS, Not Listed in Items 3 to 6	294,822,772	5500Q	1,474,113,860	5466G	789,902,639	5467G	500%	5468G	25%	5469G
8. Corporate Debt Obligations	294,822,772	5500Q	2,948,227,720	5466H	1,579,805,279	5467H	1,000%	5468H	50%	5469H
9. Municipal Securities	294,822,772	5500Q	2,948,227,720	5466I	1,579,805,279	5467I	1,000%	5468I	50%	5469I
10. Registered Investment Companies	294,822,772	5500Q	2,948,227,720	5466J	1,579,805,279	5467J	1,000%	5468J	50%	5469J
11. All Other Investments Not Listed in Items 1 through 10	294,822,772	5500Q	294,822,772	5466K	157,980,528	5467K	100%	5468K	5%	5469K

**INVESTMENT ISSUER CONCENTRATION LIMITS**

<i>Obligors and Counterparties:</i>		Acct Code	Investments Exempt Under 704.6(b)	Acct Code	Investments Subject to 704.6(c)	Acct Code	Total Investments Limited to \$5 Million	Acct Code	Total Investments Limited to 25% of Capital	Acct Code	Total Investments Limited to 50% of Capital	Acct Code	Total Investments Limited to 100% of Capital	Acct Code	Total Investments Limited to 200% of Capital	Acct Code
1)	FED RESERVE BANKS	5801A	1,025,230,689	5802A	0	5803A	0	5804A	0	5805A	0	5807A	0	5809A	0	5811A
2)	SBA Investments	5801B	448,734,873	5802B	0	5803B	0	5804B	0	5805B	0	5807B	0	5809B	0	5811B
3)	NGN Investments	5801C	359,094,978	5802C	0	5803C	0	5804C	0	5805C	0	5807C	0	5809C	0	5811C
4)	New York Life Global Funding	5801D	0	5802D	70,000,000	5803D	0	5804D	70,000,000	5805D	0	5807D	0	5809D	0	5811D
5)	Branch Banking & Trust	5801E	0	5802E	60,000,000	5803E	0	5804E	60,000,000	5805E	0	5807E	0	5809E	0	5811E
6)	Ford Credit Floorplan Master Owner Trust	5801F	0	5802F	55,800,000	5803F	0	5804F	55,800,000	5805F	0	5807F	0	5809F	0	5811F
7)	Berkshire Hathaway	5801G	0	5802G	40,000,000	5803G	0	5804G	40,000,000	5805G	0	5807G	0	5809G	0	5811G
8)	Goldman Sachs	5801H	0	5802H	35,785,000	5803H	0	5804H	35,785,000	5805H	0	5807H	0	5809H	0	5811H
9)	Citibank Credit Card Issuance Trust	5801I	0	5802I	35,000,000	5803I	0	5804I	0	5805I	35,000,000	5807I	0	5809I	0	5811I
10)	American Express Credit Account Master Trust	5801J	0	5802J	34,000,000	5803J	0	5804J	0	5805J	34,000,000	5807J	0	5809J	0	5811J
11)	American Express Credit Corp.	5801K	0	5802K	32,320,000	5803K	0	5804K	32,320,000	5805K	0	5807K	0	5809K	0	5811K
12)	Discover Card Execution Note Trust	5801L	0	5802L	30,701,000	5803L	0	5804L	0	5805L	30,701,000	5807L	0	5809L	0	5811L
13)	Morgan Stanley	5801M	0	5802M	30,000,000	5803M	0	5804M	30,000,000	5805M	0	5807M	0	5809M	0	5811M
14)	SLM Student Loan Trust 2007-6	5801N	0	5802N	25,303,429	5803N	0	5804N	25,303,429	5805N	0	5807N	0	5809N	0	5811N
15)	Capital One Multi-Asset Execution Note	5801P	0	5802P	25,000,000	5803P	0	5804P	0	5805P	25,000,000	5807P	0	5809P	0	5811P
<b>TOTALS</b>			1,833,060,540	5802	473,909,429	5803	0	5804	349,208,429	5805	124,701,000	5807	0	5809	0	5811

**NEV AND CAPITAL MEASURES**

**NEV AND WAL**

**1. NEV**

- a. Date of Most Recent NEV Simulation
- b. Base Case NEV (\$)
- c. NEV Ratio
- d. Percentage NEV Change - Plus (+) 300bp
- e. Percentage NEV Change - Minus (-) 300bp

Amount	Acct Code
12/31/2017	5507
311,324,000	5508
9.85%	5509
-1.56%	5510
0.00%	5511

**2. WAL**

- a. Effective WAL of Assets
- b. Effective WAL of Investments
- c. Effective WAL of Liabilities
- d. Effective WAL of Loans

	Acct Code
2.170	5360
2.240	5361
0.040	5362
0.360	5363

**CAPITAL**

**3. Retained Earnings**

- a. Corporate Reserves
- b. Undivided Earnings
- c. Other Reserves
- d. Accumulated Net Income not closed to Undivided Earnings
- e. Equity Acquired in a Business Combination

	Acct Code
81,598,817	6693
0	5500B
81,598,817	5500H
0	5500C
0	5500I
0	5500D

**4. Tier 1 Capital**

- a. Retained Earnings
- b. Allowable Perpetual Contributed Capital (PCC)
- c. Minority interests in the equity accounts of CUSOs that are fully consolidated
- d. The corporate's intangible assets that exceed one half percent of its moving daily average net assets
- e. The corporate's investments, both equity and debt, in unconsolidated CUSOs
- f. PCC contributed to another corporate credit union and NCA maintained at another credit union

251,398,694	5506A
81,598,817	6693
176,037,460	6062
0	5830
0	5562
6,237,583	5563
0	5564

**NEV AND CAPITAL MEASURES (CONTINUED)**

**5. Tier 2 Capital**

- a. NCA
- b. Allowance for loan and lease losses under GAAP to a maximum of 1.25% of Risk Weighted assets
- c. 45% of unrealized gains on available for sale "equity securities" (as defined by Part 704.1) with readily determinable fair values
- d. Any PCC deducted from Tier 1 capital

Amount	Acct Code
43,424,078	6060
20,000	5500K
0	6403
0	6404
43,404,078	6001E

**6. Total Capital**

- a. Tier 1 Capital
- b. Tier 2 Capital
- c. Corporate credit unions Equity Investments not deducted when Calculating Tier1 Capital

	Acct Code
294,822,772	5500Q
251,398,694	5506A
43,424,078	6060
0	5565

**7. Summary of Calculated Regulatory Ratios**

- a. Tier 1 Capital or Leverage Ratio
- b. Tier 1 Risk Based Capital Ratio
- c. Total Risk Based Capital Ratio
- d. Retained Earnings Ratio

	Acct Code
7.09%	6000A
27.70%	5505
32.48%	5506
2.27%	6693A

**DANA AND EBA INFORMATION**

**8. Daily Average Net Assets (DANA)**

- a. Current reporting period DANA
- b. Twelve month moving DANA
- c. Twelve month moving DANA taking into account PCC Deduction
- d. Moving monthly average net Risk-Weighted assets (MMANRA)

	Acct Code
3,262,622,716	5544A
3,591,623,089	5544B
3,548,219,011	6061
907,678,470	5544C

**9. Average daily balance transfers to the FRB under the EBA program**

0	5841
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**10. PCC Owned by non-federally insured credit unions**

22,606,181	6695
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**PCC CALCULATION**

A. Is the Retained Earnings Ratio above 2.50%?

NO 6696

Yes and all PCC is included in Tier 1 Capital and the calculation below is not applicable  
 No, Refer to Section B below for PCC to be included in Tier 1 Capital

B. PCC calculation if the Retained Earning Ratio is below 2.5%

1. Retained Earnings
2. PCC owned by Federally Insured Credit Unions (FICU)
3. PCC Owned by FICUs minus Retained Earnings

Amount	Acct Code
81,598,817	6693
196,835,357	6697
115,236,540	6001C

4. MDANA
5. 2% of MDANA

3,591,623,089	5544B
71,832,462	6002B

6. Amount of PCC Excluded from Tier 1 Capital
7. Amount of PCC Included in Tier 1 Capital

43,404,078	6001E
176,037,460	6062

8. MDANA Less Excluded PCC

3,548,219,011	6003
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**RISK WEIGHTING**

**BALANCE SHEET ASSET CATEGORIES**

	Totals from Schedule SFC	Acct Code	0%	Acct Code	20%	Acct Code	50%	Acct Code	100%	Acct Code	200%	Acct Code
1. Cash and Balances Due	1,074,272,832	5378	1,025,589,463	5814A	48,683,369	5815A	0	5816A	0	5817A	0	5818A
2. Loans (Net)	117,562,556	5407	0	5814B	117,562,556	5815B	0	5816B	0	5817B	0	5818B
3. Total Securities Held to Maturity	0	5450A	0	5814C	0	5815C	0	5816C	0	5817C	0	5818C
4. Total Securities Available for Sale	1,844,746,789	5451	816,032,287	5814D	52,997,263	5815D	138,511,315	5816D	837,205,924	5817D	0	5818D
5. Total Securities in Trading Portfolio	0	5452	0	5814E	0	5815E	0	5816E	0	5817E	0	5818E
6. Other Investments	76,997,604	5940	1,488,000	5814F	41,646,000	5815F	0	5816F	33,863,604	5817F	0	5818F
7. Derivative Contracts	0	5436	0	5814G	0	5815G	0	5816G	0	5817G	0	5818G
8. Fixed Assets (Net)	10,346,694	5472	0	5814H	0	5815H	0	5816H	10,346,694	5817H	0	5818H
9. Accrued Income and Other Assets	35,684,082	5902A	0	5814I	0	5815I	0	5816I	35,684,082	5817I	0	5818I
10. Total Balance Sheet Items (1 - 9)	3,159,610,557	5813	1,843,109,750	5814	260,889,188	5815	138,511,315	5816	917,100,304	5817	0	5818

**OFF BALANCE SHEET CATEGORIES**

	Face Value or Notional Amount (A)	Acct Code	Credit Conversion Factor (B)	Acct Code	Credit Equivalent Amount (C)	Acct Code	Allocation of Risk Weight Categories									
							0% (D)	Acct Code	20% (E)	Acct Code	50% (F)	Acct Code	100% (G)	Acct Code	200% (H)	Acct Code
11. Off-Balance Sheet derivative contracts	0	5819A	0.00%	5820A	0	5821A	0	5822A	0	5823A	0	5824A	0	5825A	0	5826A
12. Advised/Revocable Lines of Credit (LOC)	3,507,942,704	5819B	0.00%	5820B	0	5821B	0	5822B	0	5823B	0	5824B	0	5825B	0	5826B
13. Committed/Irrevocable LOC	0	5819C	0.00%	5820C	0	5821C	0	5822C	0	5823C	0	5824C	0	5825C	0	5826C
14. Loan Participation Commitments	0	5819D	0.00%	5820D	0	5821D	0	5822D	0	5823D	0	5824D	0	5825D	0	5826D
15. Forward Commitments	0	5819E	0.00%	5820E	0	5821E	0	5822E	0	5823E	0	5824E	0	5825E	0	5826E
16. Irrevocable Standby Letters of Credit	1,168,600	5819F	0.00%	5820F	0	5821F	0	5822F	0	5823F	0	5824F	0	5825F	0	5826F
17. Indemnification of Members/Securities Lent	0	5819G	0.00%	5820G	0	5821G	0	5822G	0	5823G	0	5824G	0	5825G	0	5826G
18. Other Off-Balance Sheet items	0	5819H	0.00%	5820H	0	5821H	0	5822H	0	5823H	0	5824H	0	5825H	0	5826H
19. Total Off-Balance Sheet items (11 - 18)	3,509,111,304	5819			0	5821	0	5822	0	5823	0	5824	0	5825	0	5826
20. Total Balance Sheet and Off-Balance Sheet items by Risk Category (10 - 18)							1,843,109,750	5822J	260,889,188	5823J	138,511,315	5824J	917,100,304	5825J	0	5826J
21. Risk Weight factor							0.00%	5822K	20.00%	5823K	50.00%	5824K	100.00%	5825K	200.00%	5826K
22. Risk-Weight assets by Risk-Weight Category (item 20*21)							0	5822L	52,177,838	5823L	69,255,658	5824L	917,100,304	5825L	0	5826L
23. Total Risk-Weights Assets (sum 21C, D, E, & F)															1,038,533,799	5829

**CUSO AND MISCELLANEOUS**

**CREDIT UNION SERVICE ORGANIZATIONS (CUSO)**

1. List the net income attributed to consolidated CUSO activity

Amount	Acct Code
6,689	6050

2. List the net assets attributed to consolidated CUSO activity

4,991,216	6051
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3. Dollar amount of loans to corporate CUSOs

0	5560
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4. Investments in CUSOs - Minority Interest (Cost Method)

Fair Value	Acct Code
0	6053

5. Investments in CUSOs - Wholly Owned or Influential Interest (Equity Method)

6,237,583	6055
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**MISCELLANEOUS**

1. Number of credit union members

Value	Acct Code
761	5546

2. Number of non-credit union members

42	6000J
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3. Number of all current members

803	5545
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4. Does the corporate share expenses with an affiliated group

No	5549
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5. Number of full-time employees or full-time equivalents

178	564A
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6. Number of part-time employees

5	564B
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