



Where Credit Unions Belong

Unaudited Financial Statements

and Monthly 5310 Data

October 2017

Table of Contents

| | |
|------------------------------------------------------------|---|
| Letter from CFO | 3 |
| Consolidated Balance Sheets..... | 4 |
| Consolidated Statements of Income | 5 |
| Consolidated Statements of Comprehensive Income..... | 6 |
| Consolidated Statement of Changes in Members' Equity | 7 |
| Capital Ratios and NEV | 8 |
| NCUA 5310 Report..... | 9 |

For further information, please contact:

Tammy Cantrell, Executive Vice President, Asset/Liability Management, 866/692-6771 ext. 9312 or
Melissa Ashley, Executive Vice President and Chief Financial Officer, 866/692-6771 ext. 9351.

Dear Members,

Please find attached to this letter our unaudited financial statements and regulatory ratios for October 2017, as well as our October 5310 regulatory report. We will provide our detailed Management's Discussion and Analysis, unaudited consolidated financial statements and footnotes on a quarterly basis.

Corporate One maintains a strong liquidity position with a focus on ensuring liquidity is available to our members when they need it. As a result of our members' increasing loan-to-share ratios, our overall balance sheet has decreased year over year as we recognized a decrease in overnight shares. To ensure we maintain sufficient liquidity to help our members manage their liquidity position, we have structured our balance sheet to handle this type of share-balance fluctuation. Our strategy includes investing in highly liquid securities that can be sold. During 2017, we've sold approximately \$484.0 million worth of securities. These securities were sold at favorable prices, resulting in a net gain of \$2.26 million. The proceeds were used to fund the liquidity needs of our members. In addition, the securities we hold can be used as collateral at the FHLB, the Federal Reserve and other liquidity partners, resulting in access to approximately \$1.79 billion in borrowing capacity.

In April 2017, we entered into an asset-purchase agreement to transition our servicing responsibility and ownership of certain debit and credit card contracts to PSCU Incorporated (PSCU). PSCU, as the nation's largest CUSO, is well suited to handle the ever-growing complexities of credit and debit card programs. We made a business decision out of a recognition that, in order to appropriately support the credit unions on the program, these member credit unions needed to have direct access to the entire PSCU service and support team. It was a big decision to take a step back from being the front-line servicer of our PSCU cards solution, but we believe this move will truly benefit the members involved in a positive way and position them well for growth and success in their credit and debit card program. The asset purchase agreement resulted in a gain of approximately \$2.1 million, which was recognized in April 2017.

As a result of strong performance and the gain on sales discussed above, we have added \$11.32 million to our retained earnings over the last twelve months, which now exceeds \$79.8 million, resulting in a retained earnings to Moving Daily Average Net Assets (MDANA) ratio of 2.29 percent, exceeding the NCUA requirement of .45 percent. More details regarding these ratios can be found on page eight of this report.

If you have any questions about our financial condition, please feel free to contact me at mashley@corporateone.coop or 866/692-6771, ext. 9351.

Sincerely,

Melissa A. Ashley
Executive Vice President and Chief Financial Officer

Consolidated Balance Sheets (unaudited)

| | <u>October 31, 2017</u> | <u>October 31, 2016</u> |
|-----------------------------------------------|-------------------------|-------------------------|
| Assets | | |
| Cash and cash equivalents | \$ 867,739,894 | \$ 575,693,444 |
| Investments in financial institutions | 43,134,000 | 41,433,700 |
| Available-for-sale securities, at fair value | 1,827,435,418 | 2,249,549,979 |
| Loans | 114,953,261 | 144,994,875 |
| Accrued interest receivable | 4,236,516 | 2,479,614 |
| Goodwill | 3,401,412 | 3,401,412 |
| Intangible assets | 9,651,506 | 12,106,006 |
| Other assets | 64,923,408 | 124,683,820 |
| TOTAL ASSETS | 2,935,475,415 | 3,154,342,850 |
| Liabilities and Members' Equity | | |
| Liabilities: | | |
| Settlement and regular shares | 2,184,414,049 | 2,630,096,177 |
| Share certificates | 387,298,017 | 239,342,584 |
| Borrowed funds | 49,000,000 | 15,000,000 |
| Dividends and interest payable | 315,463 | 140,428 |
| Accounts payable and other liabilities | 5,944,345 | 5,238,580 |
| TOTAL LIABILITIES | 2,626,971,874 | 2,889,817,769 |
| Members' equity: | | |
| Perpetual contributed capital | 219,173,910 | 219,173,905 |
| Retained earnings | 79,835,129 | 68,515,109 |
| Accumulated other comprehensive income (loss) | 9,494,502 | (23,163,933) |
| TOTAL MEMBERS' EQUITY | 308,503,541 | 264,525,081 |
| TOTAL LIABILITIES AND MEMBERS' EQUITY | \$ 2,935,475,415 | \$ 3,154,342,850 |

Consolidated Statements of Income (unaudited)

| | Ten Months Ended | |
|----------------------------------------------------------|----------------------|---------------------|
| | October 31, 2017 | October 31, 2016 |
| Interest Income: | | |
| Investments and securities | \$ 44,407,172 | \$ 33,038,380 |
| Loans | 1,840,686 | 1,884,361 |
| Total Interest Income | 46,247,858 | 34,922,741 |
| Dividend And Interest Expense: | | |
| Shares | 16,673,530 | 9,494,693 |
| Borrowed Funds and other | 4,500,906 | 1,541,115 |
| Total Dividend And Interest Expense | 21,174,436 | 11,035,808 |
| Net Interest Income | 25,073,422 | 23,886,933 |
| Total Settlement Income | 16,563,152 | 18,901,729 |
| Total Settlement Expense | 5,439,908 | 7,275,467 |
| Net Settlement Income | 11,123,244 | 11,626,262 |
| Salaries and employee benefits | 18,003,470 | 17,054,641 |
| Amortization of intangibles expense | 2,044,296 | 2,340,131 |
| Office operations and occupancy expense | 6,481,206 | 6,792,767 |
| Other operating expenses | 2,937,331 | 2,270,446 |
| Total Operating Expenses | 29,466,303 | 28,457,985 |
| Net Gain on Financial Instruments | | |
| Total other-than-temporary impairment losses | | (404,296) |
| Portion of loss recognized in other comprehensive income | | 233,591 |
| Gain on sales of securities | 2,261,076 | 1,169,386 |
| Net Gain on Financial Instruments | 2,261,076 | 998,681 |
| Gain on sale of product line | 2,072,329 | |
| Net Income | \$ 11,063,768 | \$ 8,053,891 |

Consolidated Statements of Comprehensive Income (unaudited)

| | Ten Months Ended | |
|-------------------------------------------------------------------------------------------------------------|------------------|------------------|
| | October 31, 2017 | October 31, 2016 |
| Net Income | \$ 11,063,768 | \$ 8,053,891 |
| Other comprehensive income: | | |
| Change in net unrealized gain on available-for-sale securities | 30,293,147 | 17,255,358 |
| Reclassification adjustment recognized in earnings For other-than-temporary declines in value of securities | | 170,705 |
| Reclassification adjustment recognized in earnings for net gain from sales of securities | (2,261,076) | (1,169,386) |
| Total other comprehensive income | 28,032,071 | 16,256,677 |
| Comprehensive Income | \$ 39,095,839 | \$ 24,310,568 |

Consolidated Statement of Changes in Members' Equity for the Ten Months Ended October 31, 2017 (unaudited)

| | Perpetual Contributed Capital | Retained Earnings | Accumulated Other Comprehensive Loss | Total Members' Equity |
|-----------------------------|-------------------------------------|----------------------|--------------------------------------------|--------------------------|
| Balance at January 1, 2017 | \$219,173,905 | \$ 69,988,474 | \$ (18,537,569) | \$ 270,624,810 |
| Net income | | 11,063,768 | | 11,063,768 |
| Other comprehensive income | | | 28,032,071 | 28,032,071 |
| Issuance of PCC | 5 | | | 5 |
| Dividends on PCC | | (1,217,113) | | (1,217,113) |
| Balance at October 31, 2017 | \$219,173,910 | \$ 79,835,129 | \$ 9,494,502 | \$ 308,503,541 |

Capital Ratios and NEV

New capital requirements went into effect on October 20, 2011. These requirements contain a multi-step, multi-year phase-in with certain definitions changing over time as various requirements are phased in. The following table presents the ratios, definitions of the numerators and denominators for each of the ratios and the required minimum levels for well capitalized and adequately capitalized designations under the regulation. Beginning in October 2016, the amount of Perpetual Contributed Capital (PCC) included in Tier 1 Capital was limited. This limitation is both a function of retained earnings and MDANA. These limitations resulted in leverage and Tier 1 risk-based capital ratios lower than previous levels but still above well capitalized levels. In 2020, the amount of PCC included in Tier 1 Capital is further limited to the amount of retained earnings a corporate holds. This limitation in 2020 will result in lower leverage and Tier 1 risk-based capital ratios.

In June 2015, the NCUA issued a rule to further amend the regulations by clarifying the mechanics of a number of regulatory provisions and make several non-substantive technical corrections. None of which had a material effect on our ratios.

| | Numerator | Denominator | Well capitalized | Adequately capitalized |
|---------------------------------|-----------------------------------------------------------|-------------------------|------------------|------------------------|
| Retained earnings/MDANA | Retained earnings | MDANA* | 0.45% | 0.45% |
| Leverage ratio | Tier 1 Capital*** | MDANA* | 5.00% | 4.00% |
| Tier 1 risk-based capital ratio | Tier 1 Capital*** | MDANRA** | 6.00% | 4.00% |
| Total risk-based capital ratio | Total Capital*** | MDANRA** | 10.00% | 8.00% |
| NEV ratio | Fair Value of Assets less Fair Value of Liabilities | Fair Value of Assets | 2.00% | 2.00% |

*Moving Daily Average Net Assets

**Moving Daily Average Net Risk Weighted Assets

***As defined by the NCUA Rules and Regulations §704.2

The following summarizes Corporate One's capital and NEV ratios as of October 31, 2017.

| October 31, 2017 | |
|---------------------------------|--------|
| Retained earnings/MDANA | 2.29% |
| Leverage ratio | 6.46% |
| Tier 1 risk-based capital ratio | 23.38% |
| Total risk-based capital ratio | 30.46% |
| NEV ratio | 10.49% |

NCUA 5310 Report

October 2017

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 |
|-------------|-----------|
| 867,739,894 | 5378 |
| 45,443,660 | 5370 |
| 822,296,234 | 5371 |
| 0 | 5424A |
| 0 | 5425A |
| 0 | 5441 |
| 0 | 5424D |
| 0 | 5425D |
| 0 | 5374 |
| 0 | 5375 |
| 0 | 5376 |
| 0 | 5424E |
| 0 | 5425E |

| | |
|---------------|-------|
| 1,903,840,143 | 5439 |
| 0 | 5450A |
| 1,827,435,418 | 5451 |
| 0 | 5452 |
| 0 | 5436 |
| 6,203,407 | 5900 |
| 27,067,318 | 5437 |
| 0 | 5426 |
| 3,424,000 | 5424B |
| 0 | 5425B |
| 39,710,000 | 6694 |

| | |
|-------------|------|
| 114,953,261 | 5407 |
|-------------|------|

| | |
|---|------|
| 0 | 5380 |
| 0 | 5382 |

| Member CU | Acct Code | Non-Member CU | Acct Code | Total | Acct Code |
|------------|-----------|---------------|-----------|------------|-----------|
| 0 | 5384 | 0 | 5390 | 0 | 6020 |
| 99,952,692 | 5385 | 0 | 5391 | 99,952,692 | 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 |
| 15,000,569 | 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

| | |
|------------|-------|
| 10,572,197 | 5472 |
| 6,597,917 | 5472A |
| 3,029,781 | 5472B |
| 362,649 | 5472C |
| 581,850 | 5472D |
| 0 | 5472E |
| 0 | 5472F |

5. Goodwill and Intangibles

- a. Goodwill
- b. Intangibles

| | |
|------------|------|
| 13,052,918 | 5901 |
| 3,401,412 | 5474 |
| 9,651,506 | 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

| | |
|------------|-------|
| 25,317,002 | 5902 |
| 75,149 | 5473A |
| 4,161,367 | 5473B |
| 0 | 5473C |
| 19,547,584 | 5476 |
| 1,532,902 | 5477 |

TOTAL ASSETS

| | |
|---------------|------|
| 2,935,475,415 | 5600 |
|---------------|------|

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 |
|-------------------|-------------|
| 49,000,000 | 5479 |
| 0 | 5479B |
| 0 | 5479D |
| 0 | 5479F |
| 0 | 5479I |
| 0 | 5479J |
| 0 | 5479M |
| 0 | 5479N |
| 0 | 5479P |
| 49,000,000 | 5479C |
| 1,104,641 | 5480 |
| (3,305,385) | 5481 |
| 315,463 | 5482 |
| 0 | 5483 |
| 0 | 5484 |
| 4,839,704 | 5485 |
| 51,954,423 | 5610 |

SHARES AND EQUITY

14. TOTAL SHARES

| | |
|---------------|------|
| 2,574,997,451 | 5903 |
|---------------|------|

Member

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

| | |
|----------------------|-------------|
| 2,069,407,786 | 5490A |
| 0 | 5904 |
| 363,368,369 | 5490B |
| 0 | 5490H |
| 1,040 | 5490I |
| 2,432,777,195 | 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 | |

| | |
|--------------------|-------------|
| 10,259,648 | 5493A |
| 131,960,608 | 5493B |
| 0 | 5493C |
| 0 | 5493D |
| 142,220,256 | 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 |
|-------------|-----------|
| 219,173,910 | 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 Merger
- 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 |
| 79,835,129 | 5500H |
| 0 | 5500C |
| 0 | 5500D |
| 0 | 6001H |
| 10,710,659 | 5500E |
| 0 | 5500F |
| (1,216,157) | 5500G |
| 0 | 5500I |

TOTAL LIABILITIES, SHARES, AND EQUITY

| | |
|---------------|------|
| 2,935,475,415 | 5630 |
|---------------|------|

25. **Total Insured Shares (\$250,000 Insurable Limit)**

| | |
|-------------|------|
| 153,021,382 | 5495 |
|-------------|------|

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 |
|-----------|-----------|
| 5,148,027 | 5300 |
| 601,106 | 5301 |
| 0 | 5302 |
| 0 | 5930 |
| 0 | 5306 |
| 1,793,948 | 5307 |
| 0 | 5309 |
| 0 | 5310 |
| 577,788 | 5311 |
| 251,508 | 5312 |
| 1,310,363 | 5313 |
| 0 | 5314 |
| 386,513 | 5315 |
| 0 | 5316 |
| 0 | 5317 |
| 226,801 | 5318 |

2. Loan Interest Income

| | |
|---------|------|
| 175,507 | 5100 |
|---------|------|

TOTAL INTEREST INCOME

| | |
|-----------|------|
| 5,323,534 | 5105 |
|-----------|------|

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

| | |
|-----------|-------|
| 2,851,970 | 5323 |
| 2,046,295 | 5323A |
| 805,675 | 5323B |
| 0 | 5322D |

NET INTEREST INCOME

| | |
|-----------|------|
| 2,471,564 | 5111 |
|-----------|------|

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

| | |
|-----------|-------|
| 1,593,676 | 5110 |
| 0 | 5120 |
| 0 | 5319 |
| 0 | 5320 |
| 0 | 5130 |
| 0 | 5140 |
| 0 | 5160 |
| 0 | 5321 |
| 0 | 5321A |
| 0 | 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 |
|-----------|-----------|
| 3,231,175 | 5331 |
| 1,826,944 | 5324 |
| 92,190 | 5325A |
| 386,831 | 6063 |
| 14,768 | 6064 |
| 99,898 | 5325B |
| 0 | 6065 |
| 61,003 | 5326C |
| 0 | 5170 |
| 0 | 5180 |
| 0 | 5190 |
| 4,967 | 5195 |
| 744,574 | 5330 |

OTHER EXPENSE/INCOME ITEMS

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

| | |
|---------|------|
| 208,464 | 6059 |
| 76,020 | 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**

| | |
|---------|------|
| 701,621 | 5205 |
| 0 | 5210 |
| 0 | 5220 |
| 701,621 | 5225 |
| 149,022 | 5230 |
| 552,599 | 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 | 427,702,436 | 6100B | 427,702,436 | 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 | 37,218,101 | 6102B | 37,218,101 | 6102C | 0 | 6102D |
| 0 | 6103 | 0 | 6103A | 13,556,854 | 6103B | 13,556,854 | 6103C | 0 | 6103D |
| 0 | 6104 | 0 | 6104A | 4,044,915 | 6104B | 4,044,915 | 6104C | 0 | 6104D |
| 0 | 6105 | 0 | 6105A | 397,242,722 | 6105B | 397,242,722 | 6105C | 0 | 6105D |
| 0 | 6106 | 0 | 6106A | 0 | 6106B | 0 | 6106C | 0 | 6106D |
| 0 | 6107 | 0 | 6107A | 452,062,592 | 6107B | 452,062,592 | 6107C | 0 | 6107D |

PRIVATELY ISSUED MORTGAGE RELATED ISSUES

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

SUBTOTAL

| | | | | | | | | | |
|---|------|---|-------|------------|-------|------------|-------|---|-------|
| 0 | 6108 | 0 | 6108A | 69,189,971 | 6108B | 69,189,971 | 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 | 69,189,971 | 6111B | 69,189,971 | 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 | 180,882,815 | 6112B | 180,882,815 | 6112C | 0 | 6112D |
| 0 | 6113 | 0 | 6113A | 56,220,417 | 6113B | 56,220,417 | 6113C | 0 | 6113D |
| 0 | 6114 | 0 | 6114A | 78,516,736 | 6114B | 78,516,736 | 6114C | 0 | 6114D |
| 0 | 6115 | 0 | 6115A | 282,088,655 | 6115B | 282,088,655 | 6115C | 0 | 6115D |
| 0 | 6116 | 0 | 6116A | 34,664,197 | 6116B | 34,664,197 | 6116C | 0 | 6116D |
| 0 | 6117 | 0 | 6117A | 70,039,200 | 6117B | 70,039,200 | 6117C | 0 | 6117D |
| 0 | 6118 | 0 | 6118A | 702,412,020 | 6118B | 702,412,020 | 6118C | 0 | 6118D |

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

| | | | | | | | | | |
|---|------|---|-------|---|-------|---|-------|---|-------|
| 0 | 6119 | 0 | 6119A | 0 | 6119B | 0 | 6119C | 0 | 6119D |
|---|------|---|-------|---|-------|---|-------|---|-------|

- 7. *Mutual Funds*

| | | | | | | | | | |
|---|------|---|-------|---|-------|---|-------|---|-------|
| 0 | 6120 | 0 | 6120A | 0 | 6120B | 0 | 6120C | 0 | 6120D |
|---|------|---|-------|---|-------|---|-------|---|-------|

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 | 176,068,399 | 6122B | 176,068,399 | 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 | 176,068,399 | 6125B | 176,068,399 | 6125C | 0 | 6125D |

- 9. *Municipal Securities*

| | | | | | | | | | |
|---|------|---|-------|---|-------|---|-------|---|-------|
| 0 | 6126 | 0 | 6126A | 0 | 6126B | 0 | 6126C | 0 | 6126D |
|---|------|---|-------|---|-------|---|-------|---|-------|

TOTAL

| | | | | | | | | | |
|---|------|---|-------|---------------|-------|---------------|------|---|------|
| 0 | 6127 | 0 | 5450A | 1,827,435,418 | 6127B | 1,827,435,418 | 5451 | 0 | 5452 |
|---|------|---|-------|---------------|-------|---------------|------|---|------|

ADDITIONAL INVESTMENT INFORMATION**ADDITIONAL INVESTMENT INFORMATION**

| | Amount | Acct Code |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------|------------------|
| 1. Reverse Repo/Repo Transactions Qualifying for Netting | 0 | 5365 |
| 2. Total Limited Liquidity Securities | 131,485,889 | 5366 |
| 3. Total Secured Borrowings | 49,000,000 | 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) | 66,979,842 | 5440 |
| 5. Book Value of the Aggregate of Investments with Unmatched Embedded Options | 1,817,940,916 | 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 | 1,270,435 | 6001P |
| c. Other Assets | 25,796,883 | 6002C |
| 1. Split Dollar Collateral Assignment Arrangements | 25,796,883 | 6002D |
| 2. Endorsement Split Dollar Arrangements | 0 | 6002E |
| 3. Other Insurance | 0 | 6002F |
| 4. Other Non-insurance | 0 | 6002G |
| TOTAL | 27,067,318 | 6002 |

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 |
|-------------|-----------|
| 105,000,000 | 5408 |
| 203,900,000 | 5409 |
| 15,000,569 | 5411 |
| 55,950,570 | 5412 |
| 29,704,000 | 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 | 867,739,894 | 5343H | 15,072,314 | 5343A | 28,944,927 | 5342A | 2,189,666,219 | 5341A | 49,000,000 | 5340A |
| 2-30 days | 0 | 5343I | 37,640,371 | 5343B | 3,000,000 | 5342B | 293,200,000 | 5341B | 0 | 5340B |
| 31-90 days | 0 | 5343J | 0 | 5343C | 24,050,000 | 5342C | 15,202,935 | 5341C | 0 | 5340C |
| 91-180 days | | | 147,287 | 5343D | 25,500,000 | 5342D | 26,025,286 | 5341D | 0 | 5340D |
| 181 days < 1 yr. | | | 3,819,908 | 5343E | 26,000,000 | 5342E | 13,827,870 | 5341E | 0 | 5340E |
| 1-3 years | | | 321,734,834 | 5343F | 5,750,000 | 5342F | 37,073,926 | 5341F | 0 | 5340F |
| > 3 years | | | 1,525,425,429 | 5343G | 1,708,334 | 5342G | 1,215 | 5341G | 0 | 5340G |
| TOTALS | 867,739,894 | 5343K | 1,903,840,143 | 5343 | 114,953,261 | 5342 | 2,574,997,451 | 5341 | 49,000,000 | 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 | 09/28/2017 | 5348C |
| 300,000,000 | 5349A | 0 | 5349B | 09/20/2017 | 5349C |
| 851,236,059 | 5350A | 49,000,000 | 5350B | 10/31/2017 | 5350C |
| 512,815,914 | 5351A | 0 | 5351B | 09/27/2017 | 5351C |
| 1,794,051,973 | 5352A | 49,000,000 | 5352B | | |

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

| | | | | | |
|----------------------|--------------|--------------------|--------------|------------|-------|
| 3,488,915,999 | 5353A | 114,953,261 | 5353B | 10/31/2017 | 5353C |
| 0 | 5354A | 0 | 5354B | N/A | 5354C |
| 0 | 5355A | 0 | 5355B | N/A | 5355C |
| 1,179,500 | 5356A | 0 | 5356B | N/A | 5356C |
| 0 | 5357A | 0 | 5357B | N/A | 5357C |
| 0 | 5358A | 0 | 5358B | N/A | 5358C |
| 3,490,095,499 | 5359A | 114,953,261 | 5359B | | |

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) | 587,790,469 | 5460A | 599,769,299 | 5461A | (11,978,830) | 5462A | 1.990 | 5463A | 2.360 | 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) | 292,976,341 | 5460C | 282,088,655 | 5461C | 10,887,686 | 5462C | 6.390 | 5463C | 7.220 | 5831C | (0.150) | 5464C |
| 4. Private Student Loan ABS | 35,847,922 | 5460D | 34,664,197 | 5461D | 1,183,725 | 5462D | 2.520 | 5463D | 2.520 | 5831D | 0.120 | 5464D |
| 5. Auto Loan/Lease ABS | 55,870,293 | 5460E | 56,220,417 | 5461E | (350,124) | 5462E | 2.120 | 5463E | 2.120 | 5831E | 0.030 | 5464E |
| 6. Credit Card ABS | 179,843,585 | 5460F | 180,882,815 | 5461F | (1,039,230) | 5462F | 2.990 | 5463F | 2.990 | 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 | 174,411,399 | 5460H | 176,068,399 | 5461H | (1,657,000) | 5462H | 3.820 | 5463H | 3.820 | 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 | 1,362,364,801 | 5460K | 1,368,905,530 | 5461K | (6,540,729) | 5462K | 1.520 | 5463K | 1.730 | 5831K | 0.080 | 5464K |
| TOTAL | 2,689,104,810 | 5460 | 2,698,599,312 | 5461 | (9,494,502) | 5462 | 2.480 | 5463 | 2.760 | 5831 | 0.100 | 5464 |

PART B

CALCULATIONS

| | Capital | Acct Code | Corporate Concentration | | | | Regulatory Maximum | | | |
|------------------------------------------------------------|-------------|-----------|-------------------------|-----------|---------------|-----------|--------------------|-----------|----------|-----------|
| | | | Capital Based | Acct Code | Asset Based | Acct Code | % Capital | Acct Code | % Assets | Acct Code |
| 1. Mortgage-Backed Securities (MBS) (not including CMBS) | 293,694,747 | 5500Q | 2,936,947,470 | 5466A | 1,467,737,708 | 5467A | 1,000% | 5468A | 50% | 5469A |
| 2. Commercial MBS | 293,694,747 | 5500Q | 881,084,241 | 5466B | 440,321,312 | 5467B | 300% | 5468B | 15% | 5469B |
| 3. FFELP Student Loan Asset-Backed Securities (ABS) | 293,694,747 | 5500Q | 2,936,947,470 | 5466C | 1,467,737,708 | 5467C | 1,000% | 5468C | 50% | 5469C |
| 4. Private Student Loan ABS | 293,694,747 | 5500Q | 1,468,473,735 | 5466D | 733,868,854 | 5467D | 500% | 5468D | 25% | 5469D |
| 5. Auto Loan/Lease ABS | 293,694,747 | 5500Q | 1,468,473,735 | 5466E | 733,868,854 | 5467E | 500% | 5468E | 25% | 5469E |
| 6. Credit Card ABS | 293,694,747 | 5500Q | 1,468,473,735 | 5466F | 733,868,854 | 5467F | 500% | 5468F | 25% | 5469F |
| 7. Other ABS, Not Listed in Items 3 to 6 | 293,694,747 | 5500Q | 1,468,473,735 | 5466G | 733,868,854 | 5467G | 500% | 5468G | 25% | 5469G |
| 8. Corporate Debt Obligations | 293,694,747 | 5500Q | 2,936,947,470 | 5466H | 1,467,737,708 | 5467H | 1,000% | 5468H | 50% | 5469H |
| 9. Municipal Securities | 293,694,747 | 5500Q | 2,936,947,470 | 5466I | 1,467,737,708 | 5467I | 1,000% | 5468I | 50% | 5469I |
| 10. Registered Investment Companies | 293,694,747 | 5500Q | 2,936,947,470 | 5466J | 1,467,737,708 | 5467J | 1,000% | 5468J | 50% | 5469J |
| 11. All Other Investments Not Listed in Items 1 through 10 | 293,694,747 | 5500Q | 293,694,747 | 5466K | 146,773,771 | 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 | 822,296,233 | 5802A | 0 | 5803A | 0 | 5804A | 0 | 5805A | 0 | 5807A | 0 | 5809A | 0 | 5811A |
| 2) | SBA Investments | 5801B | 420,126,078 | 5802B | 0 | 5803B | 0 | 5804B | 0 | 5805B | 0 | 5807B | 0 | 5809B | 0 | 5811B |
| 3) | NGN Investments | 5801C | 395,864,905 | 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) | Ford Credit Floorplan Master Owner Trust | 5801E | 0 | 5802E | 55,800,000 | 5803E | 0 | 5804E | 55,800,000 | 5805E | 0 | 5807E | 0 | 5809E | 0 | 5811E |
| 6) | Berkshire Hathaway | 5801F | 0 | 5802F | 40,000,000 | 5803F | 0 | 5804F | 40,000,000 | 5805F | 0 | 5807F | 0 | 5809F | 0 | 5811F |
| 7) | Branch Banking & Trust | 5801G | 0 | 5802G | 35,000,000 | 5803G | 0 | 5804G | 35,000,000 | 5805G | 0 | 5807G | 0 | 5809G | 0 | 5811G |
| 8) | Citibank Credit Card Issuance Trust | 5801H | 0 | 5802H | 35,000,000 | 5803H | 0 | 5804H | 0 | 5805H | 35,000,000 | 5807H | 0 | 5809H | 0 | 5811H |
| 9) | Chase 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 Trust | 5801P | 0 | 5802P | 25,000,000 | 5803P | 0 | 5804P | 0 | 5805P | 25,000,000 | 5807P | 0 | 5809P | 0 | 5811P |
| TOTALS | | | 1,638,287,216 | 5802 | 448,124,429 | 5803 | 0 | 5804 | 288,423,429 | 5805 | 159,701,000 | 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 |
|-------------|-----------|
| 10/31/2017 | 5507 |
| 308,268,000 | 5508 |
| 10.49% | 5509 |
| -2.46% | 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 |
|-------|-----------|
| 2.400 | 5360 |
| 2.480 | 5361 |
| 0.040 | 5362 |
| 0.450 | 5363 |

CAPITAL**3. Retained Earnings**

- a. Corporate Reserves
- b. Undivided Earnings
- c. Other Reserves
- d. Accumulated Net Income not closed to Undivided Earnings

| | Acct Code |
|------------|-----------|
| 79,835,129 | 6693 |
| 0 | 5500B |
| 79,835,129 | 5500H |
| 0 | 5500C |
| 0 | 5500I |

4. Adjusted Retained Earnings acquired through Business Combinations

- a. Prior Month-End Adjusted Retained Earnings acquired through Business Combinations
- b. Adjustments made to Retained Earnings acquired through Business Combinations during current month
- c. Current Month's Total Adjusted Retained Earnings acquired through Business Combinations

| | Acct Code |
|---------|-----------|
| 869,115 | 5520A |
| 0 | 5520B |
| 869,115 | 5520 |

5. Tier 1 Capital

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

| | Acct Code |
|-------------|-----------|
| 225,501,547 | 5506A |
| 79,835,129 | 6693 |
| 869,115 | 5520 |
| 151,000,710 | 6062 |
| 0 | 5830 |
| 0 | 5562 |
| 6,203,407 | 5563 |
| 0 | 5564 |

NEV AND CAPITAL MEASURES (CONTINUED)

6. Tier 2 Capital

- a. NCA
- b. Allowance for loan and lease losses under GAAP to a maximum of 1.25% of Risk Weighted assets
- b. 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 |
|------------|-----------|
| 68,193,200 | 6060 |
| 20,000 | 5500K |
| 0 | 6403 |
| 0 | 6404 |
| 68,173,200 | 6001E |

7. Total Capital

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

| | Acct Code |
|-------------|-----------|
| 293,694,747 | 5500Q |
| 225,501,547 | 5506A |
| 68,193,200 | 6060 |
| 0 | 5565 |

8. Summary of Calculated Regulatory Capital Ratios

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

| | Acct Code |
|--------|-----------|
| 6.46% | 6000A |
| 23.38% | 5505 |
| 30.46% | 5506 |

DANA AND EBA INFORMATION

9. 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 |
|---------------|-----------|
| 3,802,094,104 | 5544A |
| 3,558,279,041 | 5544B |
| 3,490,105,841 | 6061 |
| 964,300,042 | 5544C |

10. Average daily balance transfers to the FRB under the EBA program

| | |
|---|------|
| 0 | 5841 |
|---|------|

PCC CALCULATION

1. Retained Earnings
2. PCC
3. PCC Minus Retained Earnings

| Amount | Acct Code |
|-------------|-----------|
| 79,835,129 | 6693 |
| 219,173,910 | 6001A |
| 139,338,781 | 6001C |

4. MDANA
5. 2% of MDANA

| | |
|---------------|-------|
| 3,558,279,041 | 5544B |
| 71,165,581 | 6002B |

6. Amount of PCC Excluded from Regulatory Capital ratios after October 2016
7. Amount of PCC Included in Regulatory Capital

| | |
|-------------|-------|
| 68,173,200 | 6001E |
| 151,000,710 | 6062 |

8. MDANA Less Excluded PCC

| | |
|---------------|------|
| 3,490,105,841 | 6003 |
|---------------|------|

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 | 867,739,894 | 5378 | 822,883,097 | 5814A | 44,856,797 | 5815A | 0 | 5816A | 0 | 5817A | 0 | 5818A |
| 2. Loans (Net) | 114,953,261 | 5407 | 0 | 5814B | 114,953,261 | 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 | 1,827,435,418 | 5451 | 824,945,158 | 5814D | 54,819,870 | 5815D | 147,706,706 | 5816D | 799,963,684 | 5817D | 0 | 5818D |
| 5. Total Securities in Trading Portfolio | 0 | 5452 | 0 | 5814E | 0 | 5815E | 0 | 5816E | 0 | 5817E | 0 | 5818E |
| 6. Other Investments | 76,404,725 | 5940 | 1,488,000 | 5814F | 41,646,000 | 5815F | 0 | 5816F | 33,270,725 | 5817F | 0 | 5818F |
| 7. Derivative Contracts | 0 | 5436 | 0 | 5814G | 0 | 5815G | 0 | 5816G | 0 | 5817G | 0 | 5818G |
| 8. Fixed Assets (Net) | 10,572,197 | 5472 | 0 | 5814H | 0 | 5815H | 0 | 5816H | 10,572,197 | 5817H | 0 | 5818H |
| 9. Accrued Income and Other Assets | 38,369,920 | 5902A | 0 | 5814I | 0 | 5815I | 0 | 5816I | 38,369,920 | 5817I | 0 | 5818I |
| 10. Total Balance Sheet Items (1 - 9) | 2,935,475,415 | 5813 | 1,649,316,255 | 5814 | 256,275,928 | 5815 | 147,706,706 | 5816 | 882,176,526 | 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) | 3,488,915,999 | 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 | 1,179,500 | 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) | 3,490,095,499 | 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) | | | | | | | 1,649,316,255 | 5822J | 256,275,928 | 5823J | 147,706,706 | 5824J | 882,176,526 | 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 | 51,255,186 | 5823L | 73,853,353 | 5824L | 882,176,526 | 5825L | | 0 | 5826L |
| 23. Total Risk-Weights Assets (sum 21C, D, E, & F) | | | | | | | | | | | | | | | | 1,007,285,065 | 5829 |

CUSO AND MISCELLANEOUS

CREDIT UNION SERVICE ORGANIZATIONS (CUSO)

1. List the net income attributed to consolidated CUSO activity

| Amount | Acct Code |
|--------|-----------|
| 21,260 | 6050 |

2. List the net assets attributed to consolidated CUSO activity

| | |
|-----------|------|
| 4,946,848 | 6051 |
|-----------|------|

3. Dollar amount of loans to corporate CUSOs

| | |
|---|------|
| 0 | 5560 |
|---|------|

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)

| | |
|-----------|------|
| 6,203,407 | 6055 |
|-----------|------|

MISCELLANEOUS

1. Number of credit union members

| Value | Acct Code |
|-------|-----------|
| 764 | 5546 |

2. Number of non-credit union members

| | |
|----|-------|
| 42 | 6000J |
|----|-------|

3. Number of all current members

| | |
|-----|------|
| 806 | 5545 |
|-----|------|

4. Does the corporate share expenses with an affiliated group

| | |
|----|------|
| No | 5549 |
|----|------|

5. Number of full-time employees or full-time equivalents

| | |
|-----|------|
| 181 | 564A |
|-----|------|

6. Number of part-time employees

| | |
|---|------|
| 5 | 564B |
|---|------|



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