



Where Credit Unions Belong

NCUA 5310 Report

November 2018

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
1,102,115,522	5378
42,948,931	5370
918,007,710	5371
141,158,881	5424A
0	5425A
0	5441
0	5424D
0	5425D
0	5374
0	5375
0	5376
0	5424E
0	5425E

1,797,706,507	5439
0	5450A
1,713,452,948	5451
0	5452
0	5436
6,381,630	5900
28,246,329	5437
0	5426
12,384,000	5424B
0	5425B
37,241,600	6694

88,586,369	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
75,690,889	5385	0	5391	75,690,889	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
12,895,480	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

9,262,339	5472
6,415,050	5472A
1,898,904	5472B
382,709	5472C
565,676	5472D
0	5472E
0	5472F

5. Goodwill and Intangibles

- a. Goodwill
- b. Intangibles

10,476,875	5901
3,401,412	5474
7,075,463	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

26,523,212	5902
86,723	5473A
6,563,747	5473B
0	5473C
18,322,792	5476
1,549,950	5477

TOTAL ASSETS

3,034,670,824	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
0	5479
0	5479B
0	5479D
0	5479F
0	5479I
0	5479J
0	5479M
0	5479N
0	5479P
0	5479C
1,018,509	5480
1,588,211	5481
896,953	5482
0	5483
0	5484
5,526,927	5485
9,030,600	5610

SHARES AND EQUITY

14. TOTAL SHARES

2,712,549,523	5903
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Member

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

2,149,491,995	5490A
0	5904
435,523,405	5490B
0	5490H
1,020	5490I
2,585,016,420	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	

9,544,708	5493A
117,988,395	5493B
0	5493C
0	5493D
127,533,103	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
220,321,629	5500J
27,493	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
91,290,257	5500H
0	5500C
0	5500D
0	6001H
3,273,468	5500E
0	5500F
(1,842,146)	5500G
0	5500I

TOTAL LIABILITIES, SHARES, AND EQUITY

3,034,670,824	5630
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25. **Total Insured Shares (\$250,000 Insurable Limit)**

152,201,428	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
5,867,600	5300
1,127,208	5301
47,252	5302
0	5930
0	5306
1,403,811	5307
0	5309
0	5310
694,958	5311
223,701	5312
1,178,512	5313
0	5314
959,326	5315
0	5316
0	5317
232,832	5318

2. Loan Interest Income

253,380	5100
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TOTAL INTEREST INCOME

6,120,980	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

3,373,071	5323
3,373,071	5323A
0	5323B
0	5322D

NET INTEREST INCOME

2,747,909	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

1,397,002	5110
0	5120
0	5319
(58,706)	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
3,304,017	5331
2,085,564	5324
92,715	5325A
394,618	6063
13,346	6064
52,571	5325B
0	6065
220,370	5326C
0	5170
0	5180
0	5190
4,881	5195
439,952	5330

OTHER EXPENSE/INCOME ITEMS

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

186,015	6059
14,017	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**

610,190	5205
0	5210
0	5220
610,190	5225
317,160	5230
293,030	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	505,042,555	6100B	505,042,555	6100C	0	6100D
0	6101	0	6101A	20,233,600	6101B	20,233,600	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	29,163,397	6102B	29,163,397	6102C	0	6102D
0	6103	0	6103A	2,402,202	6103B	2,402,202	6103C	0	6103D
0	6104	0	6104A	3,509,307	6104B	3,509,307	6104C	0	6104D
0	6105	0	6105A	291,147,080	6105B	291,147,080	6105C	0	6105D
0	6106	0	6106A	0	6106B	0	6106C	0	6106D
0	6107	0	6107A	326,221,986	6107B	326,221,986	6107C	0	6107D

PRIVATELY ISSUED MORTGAGE RELATED ISSUES

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

SUBTOTAL

0	6108	0	6108A	42,493,448	6108B	42,493,448	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	42,493,448	6111B	42,493,448	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	109,837,956	6112B	109,837,956	6112C	0	6112D
0	6113	0	6113A	35,550,102	6113B	35,550,102	6113C	0	6113D
0	6114	0	6114A	55,283,977	6114B	55,283,977	6114C	0	6114D
0	6115	0	6115A	231,221,808	6115B	231,221,808	6115C	0	6115D
0	6116	0	6116A	2,715,895	6116B	2,715,895	6116C	0	6116D
0	6117	0	6117A	0	6117B	0	6117C	0	6117D
0	6118	0	6118A	434,609,738	6118B	434,609,738	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	29,854,525	6121B	29,854,525	6121C	0	6121D
0	6122	0	6122A	354,997,096	6122B	354,997,096	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	384,851,621	6125B	384,851,621	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	1,713,452,948	6127B	1,713,452,948	5451	0	5452
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ADDITIONAL INVESTMENT INFORMATION**ADDITIONAL INVESTMENT INFORMATION**

	Amount	Acct Code
1. Reverse Repo/Repo Transactions Qualifying for Netting	0	5365
2. Total Limited Liquidity Securities	114,418,793	5366
3. Total Secured Borrowings	0	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)	34,310,007	5440
5. Book Value of the Aggregate of Investments with Unmatched Embedded Options	1,712,021,626	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	1,398,284	6001P
c. Other Assets	26,848,045	6002C
1. Split Dollar Collateral Assignment Arrangements	26,848,045	6002D
2. Endorsement Split Dollar Arrangements	0	6002E
3. Other Insurance	0	6002F
4. Other Non-insurance	0	6002G
TOTAL	28,246,329	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
10,000,000	5408
211,900,000	5409
12,895,480	5411
52,195,480	5412
17,395,000	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	1,102,115,522	5343H	3,491,395	5343A	19,718,702	5342A	2,255,380,221	5341A	0	5340A
2-30 days	0	5343I	9,994,025	5343B	21,400,000	5342B	291,664,572	5341B	0	5340B
31-90 days	0	5343J	10,460,900	5343C	37,193,000	5342C	83,325,231	5341C	0	5340C
91-180 days			10,391,600	5343D	8,498,000	5342D	9,867,340	5341D	0	5340D
181 days < 1 yr.			27,180,369	5343E	610,000	5342E	45,497,787	5341E	0	5340E
1-3 years			501,221,236	5343F	1,166,667	5342F	26,813,182	5341F	0	5340F
> 3 years			1,234,966,982	5343G	0	5342G	1,190	5341G	0	5340G
TOTALS	1,102,115,522	5343K	1,797,706,507	5343	88,586,369	5342	2,712,549,523	5341	0	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	09/25/2018	5348C
125,000,000	5349A	0	5349B	09/21/2018	5349C
819,165,087	5350A	0	5350B	09/05/2018	5350C
525,870,512	5351A	0	5351B	09/19/2018	5351C
1,600,035,599	5352A	0	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

3,617,484,531	5353A	88,586,369	5353B	11/30/2018	5353C
0	5354A	0	5354B	N/A	5354C
0	5355A	0	5355B	N/A	5355C
168,600	5356A	0	5356B	N/A	5356C
0	5357A	0	5357B	N/A	5357C
0	5358A	0	5358B	N/A	5358C
3,617,653,131	5359A	88,586,369	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)	414,439,247	5460A	423,999,411	5461A	(9,560,164)	5462A	1.450	5463A	1.850	5831A	0.380	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)	237,253,401	5460C	231,221,808	5461C	6,031,593	5462C	7.500	5463C	7.870	5831C	(0.060)	5464C
4. Private Student Loan ABS	2,753,757	5460D	2,715,895	5461D	37,862	5462D	2.260	5463D	2.790	5831D	0.070	5464D
5. Auto Loan/Lease ABS	35,524,493	5460E	35,550,102	5461E	(25,609)	5462E	1.000	5463E	1.000	5831E	0.980	5464E
6. Credit Card ABS	109,997,012	5460F	109,837,956	5461F	159,056	5462F	4.040	5463F	4.040	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	386,101,619	5460H	384,851,620	5461H	1,249,999	5462H	2.610	5463H	2.610	5831H	0.120	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	1,640,451,620	5460K	1,639,775,679	5461K	675,941	5462K	0.820	5463K	1.060	5831K	0.300	5464K
TOTAL	2,826,521,149	5460	2,827,952,471	5461	(1,431,322)	5462	1.850	5463	2.090	5831	0.270	5464

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)	305,277,749	5500Q	3,052,777,490	5466A	1,517,335,412	5467A	1,000%	5468A	50%	5469A
2. Commercial MBS	305,277,749	5500Q	915,833,247	5466B	455,200,624	5467B	300%	5468B	15%	5469B
3. FFELP Student Loan Asset-Backed Securities (ABS)	305,277,749	5500Q	3,052,777,490	5466C	1,517,335,412	5467C	1,000%	5468C	50%	5469C
4. Private Student Loan ABS	305,277,749	5500Q	1,526,388,745	5466D	758,667,706	5467D	500%	5468D	25%	5469D
5. Auto Loan/Lease ABS	305,277,749	5500Q	1,526,388,745	5466E	758,667,706	5467E	500%	5468E	25%	5469E
6. Credit Card ABS	305,277,749	5500Q	1,526,388,745	5466F	758,667,706	5467F	500%	5468F	25%	5469F
7. Other ABS, Not Listed in Items 3 to 6	305,277,749	5500Q	1,526,388,745	5466G	758,667,706	5467G	500%	5468G	25%	5469G
8. Corporate Debt Obligations	305,277,749	5500Q	3,052,777,490	5466H	1,517,335,412	5467H	1,000%	5468H	50%	5469H
9. Municipal Securities	305,277,749	5500Q	3,052,777,490	5466I	1,517,335,412	5467I	1,000%	5468I	50%	5469I
10. Registered Investment Companies	305,277,749	5500Q	3,052,777,490	5466J	1,517,335,412	5467J	1,000%	5468J	50%	5469J
11. All Other Investments Not Listed in Items 1 through 10	305,277,749	5500Q	305,277,749	5466K	151,733,541	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	918,007,711	5802A	0	5803A	0	5804A	0	5805A	0	5807A	0	5809A	0	5811A
2)	SBA Investments	5801B	505,341,736	5802B	0	5803B	0	5804B	0	5805B	0	5807B	0	5809B	0	5811B
3)	NGN Investments	5801C	290,220,066	5802C	0	5803C	0	5804C	0	5805C	0	5807C	0	5809C	0	5811C
4)	US Bank National Association	5801D	0	5802D	141,158,881	5803D	0	5804D	0	5805D	141,158,881	5807D	0	5809D	0	5811D
5)	Citibank Credit Card Issuance Trust	5801E	0	5802E	79,444,000	5803E	0	5804E	0	5805E	79,444,000	5807E	0	5809E	0	5811E
6)	New York Life Global Funding	5801F	0	5802F	70,000,000	5803F	0	5804F	70,000,000	5805F	0	5807F	0	5809F	0	5811F
7)	Branch Banking & Trust	5801G	0	5802G	60,000,000	5803G	0	5804G	60,000,000	5805G	0	5807G	0	5809G	0	5811G
8)	Morgan Stanley	5801H	0	5802H	55,000,000	5803H	0	5804H	55,000,000	5805H	0	5807H	0	5809H	0	5811H
9)	Goldman Sachs	5801I	0	5802I	35,785,000	5803I	0	5804I	35,785,000	5805I	0	5807I	0	5809I	0	5811I
10)	Bank of America Corp	5801J	0	5802J	30,000,000	5803J	0	5804J	30,000,000	5805J	0	5807J	0	5809J	0	5811J
11)	Berkshire Hathaway	5801K	0	5802K	30,000,000	5803K	0	5804K	30,000,000	5805K	0	5807K	0	5809K	0	5811K
12)	JPMorgan Chase & Co.	5801L	0	5802L	25,223,000	5803L	0	5804L	25,223,000	5805L	0	5807L	0	5809L	0	5811L
13)	JPMorgan Chase Bank N.A.	5801M	0	5802M	21,321,563	5803M	0	5804M	0	5805M	21,321,563	5807M	0	5809M	0	5811M
14)	Apple, Inc.	5801N	0	5802N	20,000,000	5803N	0	5804N	20,000,000	5805N	0	5807N	0	5809N	0	5811N
15)	The Coca-Cola Company	5801P	0	5802P	20,000,000	5803P	0	5804P	20,000,000	5805P	0	5807P	0	5809P	0	5811P
TOTALS			1,713,569,513	5802	587,932,444	5803	0	5804	346,008,000	5805	241,924,444	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
11/30/2018	5507
315,055,000	5508
10.34%	5509
-3.24%	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
1.800	5360
1.850	5361
0.040	5362
0.180	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
91,290,257	6693
0	5500B
91,290,257	5500H
0	5500C
0	5500I
0	5500D

4. Tier 1 Capital

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

305,257,749	5506A
91,290,257	6693
220,349,122	6062
0	5562
6,381,630	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
20,000	6060
20,000	5500K
0	6403
0	6404
0	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
305,277,749	5500Q
305,257,749	5506A
20,000	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
9.93%	6000A
33.59%	5505
33.59%	5506
2.97%	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
2,747,070,036	5544A
3,073,847,465	5544B
3,073,847,465	6061
908,874,750	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%?

YES	6696
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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
91,290,257	6693
197,742,941	6697
106,452,684	6001C

4. MDANA
5. 2% of MDANA

3,073,847,465	5544B
61,476,949	6002B

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

0	6001E
220,349,122	6062

8. MDANA Less Excluded PCC

3,073,847,465	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	1,102,115,522	5378	918,428,164	5814A	183,687,358	5815A	0	5816A	0	5817A	0	5818A
2. Loans (Net)	88,586,369	5407	0	5814B	88,586,369	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	1,713,452,948	5451	796,189,634	5814D	55,308,507	5815D	97,777,425	5816D	764,177,382	5817D	0	5818D
5. Total Securities in Trading Portfolio	0	5452	0	5814E	0	5815E	0	5816E	0	5817E	0	5818E
6. Other Investments	84,253,559	5940	8,912,000	5814F	40,463,600	5815F	0	5816F	34,877,959	5817F	0	5818F
7. Derivative Contracts	0	5436	0	5814G	0	5815G	0	5816G	0	5817G	0	5818G
8. Fixed Assets (Net)	9,262,339	5472	0	5814H	0	5815H	0	5816H	9,262,339	5817H	0	5818H
9. Accrued Income and Other Assets	37,000,087	5902A	0	5814I	0	5815I	0	5816I	37,000,087	5817I	0	5818I
10. Total Balance Sheet Items (1 - 9)	3,034,670,824	5813	1,723,529,798	5814	368,045,834	5815	97,777,425	5816	845,317,767	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)	3,617,484,531	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	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)	3,617,653,131	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)							1,723,529,798	5822J	368,045,834	5823J	97,777,425	5824J	845,317,767	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	73,609,167	5823L	48,888,713	5824L	845,317,767	5825L	0	5826L
23. Total Risk-Weights Assets (sum 21C, D, E, & F)															967,815,646	5829

CUSO AND MISCELLANEOUS

CREDIT UNION SERVICE ORGANIZATIONS (CUSO)

1. List the net income attributed to consolidated CUSO activity

Amount	Acct Code
(119,665)	6050

2. List the net assets attributed to consolidated CUSO activity

14,653,723	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
250,000	6053

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

6,131,630	6055
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MISCELLANEOUS

1. Number of credit union members

Value	Acct Code
735	5546

2. Number of non-credit union members

41	6000J
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3. Number of all current members

776	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

183	564A
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6. Number of part-time employees

9	564B
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