



Where Credit Unions Belong

NCUA 5310 Report

December 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			
673,614,806		5378			
42,592,600		5370			
487,479,804		5371			
143,542,402		5424A			
0		5425A			
0		5441			
0		5424D			
0		5425D			
0		5374			
0		5375			
0		5376			
0		5424E			
0		5425E			
1,846,754,635		5439			
0		5450A			
1,761,419,175		5451			
0		5452			
0		5436			
6,438,207		5900			
28,279,653		5437			
0		5426			
13,376,000		5424B			
0		5425B			
37,241,600		6694			
98,826,118		5407			
0		5380			
0		5382			
Member CU	Acct Code	Non-Member CU	Acct Code	Total	Acct Code
0	5384	0	5390	0	6020
86,026,215	5385	0	5391	86,026,215	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
12,799,903	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

9,316,200	5472
6,401,002	5472A
1,989,200	5472B
369,881	5472C
556,117	5472D
0	5472E
0	5472F

5. Goodwill and Intangibles

- a. Goodwill
- b. Intangibles

10,284,659	5901
3,401,412	5474
6,883,247	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

25,535,833	5902
97,411	5473A
6,972,820	5473B
0	5473C
16,915,652	5476
1,549,950	5477

TOTAL ASSETS

2,664,332,251	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
1,513,933	5480
4,433,310	5481
352,914	5482
0	5483
0	5484
5,448,485	5485
11,748,642	5610

SHARES AND EQUITY

14. TOTAL SHARES

2,343,113,556	5903
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Member

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

1,896,574,790	5490A
0	5904
285,735,050	5490B
0	5490H
1,015	5490I
2,182,310,855	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	

25,719,931	5493A
135,082,770	5493B
0	5493C
0	5493D
160,802,701	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
221,221,629	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
91,809,283	5500H
0	5500C
0	5500D
0	6001H
(1,575,374)	5500E
0	5500F
(2,032,978)	5500G
0	5500I

TOTAL LIABILITIES, SHARES, AND EQUITY

2,664,332,251	5630
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25. **Total Insured Shares (\$250,000 Insurable Limit)**

148,904,110	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
5,902,584	5300
1,149,078	5301
49,070	5302
0	5930
0	5306
1,204,518	5307
0	5309
0	5310
723,970	5311
212,988	5312
1,274,845	5313
0	5314
1,044,691	5315
0	5316
0	5317
243,424	5318

2. Loan Interest Income

303,585	5100
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TOTAL INTEREST INCOME

6,206,169	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

3,449,424	5323
3,438,690	5323A
9,208	5323B
1,526	5322D

NET INTEREST INCOME

2,756,745	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

1,305,163	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
3,078,605	5331
1,728,755	5324
137,468	5325A
499,419	6063
14,102	6064
62,375	5325B
0	6065
79,460	5326C
0	5170
0	5180
0	5190
4,881	5195
552,145	5330

OTHER EXPENSE/INCOME ITEMS

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

192,215	6059
56,577	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**

847,665	5205
0	5210
0	5220
847,665	5225
328,640	5230
519,025	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	503,807,737	6100B	503,807,737	6100C	0	6100D
0	6101	0	6101A	20,230,800	6101B	20,230,800	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	28,721,600	6102B	28,721,600	6102C	0	6102D
0	6103	0	6103A	2,346,464	6103B	2,346,464	6103C	0	6103D
0	6104	0	6104A	3,458,513	6104B	3,458,513	6104C	0	6104D
0	6105	0	6105A	285,824,769	6105B	285,824,769	6105C	0	6105D
0	6106	0	6106A	0	6106B	0	6106C	0	6106D
0	6107	0	6107A	320,351,346	6107B	320,351,346	6107C	0	6107D

PRIVATELY ISSUED MORTGAGE RELATED ISSUES

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

SUBTOTAL

0	6108	0	6108A	41,741,942	6108B	41,741,942	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	41,741,942	6111B	41,741,942	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	138,187,841	6112B	138,187,841	6112C	0	6112D
0	6113	0	6113A	35,613,972	6113B	35,613,972	6113C	0	6113D
0	6114	0	6114A	54,257,664	6114B	54,257,664	6114C	0	6114D
0	6115	0	6115A	229,689,512	6115B	229,689,512	6115C	0	6115D
0	6116	0	6116A	2,601,792	6116B	2,601,792	6116C	0	6116D
0	6117	0	6117A	0	6117B	0	6117C	0	6117D
0	6118	0	6118A	460,350,781	6118B	460,350,781	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	29,763,792	6121B	29,763,792	6121C	0	6121D
0	6122	0	6122A	385,172,777	6122B	385,172,777	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	414,936,569	6125B	414,936,569	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	1,761,419,175	6127B	1,761,419,175	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	112,767,542	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)	33,872,016	5440
5. Book Value of the Aggregate of Investments with Unmatched Embedded Options	1,765,027,527	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	1,369,619	6001P
c. Other Assets	26,910,034	6002C
1. Split Dollar Collateral Assignment Arrangements	26,910,034	6002D
2. Endorsement Split Dollar Arrangements	0	6002E
3. Other Insurance	0	6002F
4. Other Non-insurance	0	6002G
TOTAL	28,279,653	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
11,926,000	5408
211,900,000	5409
12,799,903	5411
57,349,903	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	673,614,806	5343H	175,965	5343A	25,926,118	5342A	2,029,673,367	5341A	0	5340A
2-30 days	0	5343I	9,985,050	5343B	21,248,000	5342B	100,516,498	5341B	0	5340B
31-90 days	0	5343J	744,000	5343C	43,417,000	5342C	125,276,465	5341C	0	5340C
91-180 days			30,652,129	5343D	6,060,000	5342D	10,028,405	5341D	0	5340D
181 days < 1 yr.			17,842,765	5343E	1,050,000	5342E	47,590,058	5341E	0	5340E
1-3 years			528,914,996	5343F	1,125,000	5342F	30,027,578	5341F	0	5340F
> 3 years			1,258,439,730	5343G	0	5342G	1,185	5341G	0	5340G
TOTALS	673,614,806	5343K	1,846,754,635	5343	98,826,118	5342	2,343,113,556	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	12/19/2018	5348C
150,000,000	5349A	0	5349B	12/19/2018	5349C
810,470,023	5350A	0	5350B	12/20/2018	5350C
555,198,675	5351A	0	5351B	12/20/2018	5351C
1,645,668,698	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

3,647,888,954	5353A	98,826,118	5353B	12/31/2018	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
3,648,057,554	5359A	98,826,118	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)	407,739,533	5460A	416,350,951	5461A	(8,611,418)	5462A	1.420	5463A	1.820	5831A	0.290	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)	235,631,215	5460C	229,689,512	5461C	5,941,703	5462C	7.400	5463C	7.780	5831C	(0.050)	5464C
4. Private Student Loan ABS	2,640,395	5460D	2,601,792	5461D	38,603	5462D	2.090	5463D	2.590	5831D	0.190	5464D
5. Auto Loan/Lease ABS	35,536,458	5460E	35,613,972	5461E	(77,514)	5462E	0.910	5463E	0.910	5831E	0.890	5464E
6. Credit Card ABS	138,888,206	5460F	138,187,841	5461F	700,365	5462F	3.900	5463F	3.900	5831F	0.120	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	419,707,561	5460H	414,936,571	5461H	4,770,990	5462H	2.650	5463H	2.650	5831H	0.100	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	1,211,874,965	5460K	1,211,029,342	5461K	845,623	5462K	1.100	5463K	1.430	5831K	0.100	5464K
TOTAL	2,452,018,333	5460	2,448,409,981	5461	3,608,352	5462	2.190	5463	2.450	5831	0.130	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)	306,640,198	5500Q	3,066,401,980	5466A	1,332,166,126	5467A	1,000%	5468A	50%	5469A
2. Commercial MBS	306,640,198	5500Q	919,920,594	5466B	399,649,838	5467B	300%	5468B	15%	5469B
3. FFELP Student Loan Asset-Backed Securities (ABS)	306,640,198	5500Q	3,066,401,980	5466C	1,332,166,126	5467C	1,000%	5468C	50%	5469C
4. Private Student Loan ABS	306,640,198	5500Q	1,533,200,990	5466D	666,083,063	5467D	500%	5468D	25%	5469D
5. Auto Loan/Lease ABS	306,640,198	5500Q	1,533,200,990	5466E	666,083,063	5467E	500%	5468E	25%	5469E
6. Credit Card ABS	306,640,198	5500Q	1,533,200,990	5466F	666,083,063	5467F	500%	5468F	25%	5469F
7. Other ABS, Not Listed in Items 3 to 6	306,640,198	5500Q	1,533,200,990	5466G	666,083,063	5467G	500%	5468G	25%	5469G
8. Corporate Debt Obligations	306,640,198	5500Q	3,066,401,980	5466H	1,332,166,126	5467H	1,000%	5468H	50%	5469H
9. Municipal Securities	306,640,198	5500Q	3,066,401,980	5466I	1,332,166,126	5467I	1,000%	5468I	50%	5469I
10. Registered Investment Companies	306,640,198	5500Q	3,066,401,980	5466J	1,332,166,126	5467J	1,000%	5468J	50%	5469J
11. All Other Investments Not Listed in Items 1 through 10	306,640,198	5500Q	306,640,198	5466K	133,216,613	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)	SBA Investments	5801A	504,295,963	5802A	0	5803A	0	5804A	0	5805A	0	5807A	0	5809A	0	5811A
2)	FED RESERVE BANKS	5801B	487,479,804	5802B	0	5803B	0	5804B	0	5805B	0	5807B	0	5809B	0	5811B
3)	NGN Investments	5801C	284,983,423	5802C	0	5803C	0	5804C	0	5805C	0	5807C	0	5809C	0	5811C
4)	US Bank National Association	5801D	0	5802D	143,542,403	5803D	0	5804D	0	5805D	143,542,403	5807D	0	5809D	0	5811D
5)	Citibank Credit Card Issuance Trust	5801E	0	5802E	104,444,000	5803E	0	5804E	0	5805E	104,444,000	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)	Bank of America Corp	5801I	0	5802I	37,950,000	5803I	0	5804I	37,950,000	5805I	0	5807I	0	5809I	0	5811I
10)	JP Morgan Chase Bank N.A.	5801J	0	5802J	36,293,932	5803J	0	5804J	16,000,000	5805J	20,293,932	5807J	0	5809J	0	5811J
11)	Goldman Sachs	5801K	0	5802K	35,785,000	5803K	0	5804K	35,785,000	5805K	0	5807K	0	5809K	0	5811K
12)	JPMorgan Chase & Co	5801L	0	5802L	35,223,000	5803L	0	5804L	35,223,000	5805L	0	5807L	0	5809L	0	5811L
13)	Berkshire Hathaway	5801M	0	5802M	30,000,000	5803M	0	5804M	30,000,000	5805M	0	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			1,276,759,190	5802	648,238,335	5803	0	5804	379,958,000	5805	268,280,335	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
12/31/2018	5507
313,427,000	5508
11.70%	5509
-2.83%	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
2.110	5360
2.190	5361
0.050	5362
0.150	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
91,809,283	6693
0	5500B
91,809,283	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

306,620,198	5506A
91,809,283	6693
221,249,122	6062
0	5562
6,438,207	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
306,640,198	5500Q
306,620,198	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
10.15%	6000A
33.66%	5505
33.66%	5506
3.04%	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
2,620,985,263	5544A
3,020,377,677	5544B
3,020,377,677	6061
910,974,073	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

23,506,181	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
91,809,283	6693
197,742,941	6697
105,933,658	6001C

- 4. MDANA
- 5. 2% of MDANA

3,020,377,677	5544B
60,407,554	6002B

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

0	6001E
221,249,122	6062

- 8. MDANA Less Excluded PCC

3,020,377,677	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	673,614,806	5378	488,214,975	5814A	185,399,831	5815A	0	5816A	0	5817A	0	5818A
2. Loans (Net)	98,826,118	5407	0	5814B	98,826,118	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	1,761,419,175	5451	789,632,506	5814D	54,757,377	5815D	95,999,605	5816D	821,029,687	5817D	0	5818D
5. Total Securities in Trading Portfolio	0	5452	0	5814E	0	5815E	0	5816E	0	5817E	0	5818E
6. Other Investments	85,335,460	5940	9,408,000	5814F	40,959,600	5815F	0	5816F	34,967,860	5817F	0	5818F
7. Derivative Contracts	0	5436	0	5814G	0	5815G	0	5816G	0	5817G	0	5818G
8. Fixed Assets (Net)	9,316,200	5472	0	5814H	0	5815H	0	5816H	9,316,200	5817H	0	5818H
9. Accrued Income and Other Assets	35,820,492	5902A	0	5814I	0	5815I	0	5816I	35,820,492	5817I	0	5818I
10. Total Balance Sheet Items (1 - 9)	2,664,332,251	5813	1,287,255,481	5814	379,942,926	5815	95,999,605	5816	901,134,239	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)	3,647,888,954	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)	3,648,057,554	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)							1,287,255,481	5822J	379,942,926	5823J	95,999,605	5824J	901,134,239	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	75,988,585	5823L	47,999,803	5824L	901,134,239	5825L	0	5826L
23. Total Risk-Weights Assets (sum 21C, D, E, & F)															1,025,122,627	5829

CUSO AND MISCELLANEOUS

CREDIT UNION SERVICE ORGANIZATIONS (CUSO)

1. List the net income attributed to consolidated CUSO activity

Amount	Acct Code
(193,409)	6050

2. List the net assets attributed to consolidated CUSO activity

15,015,408	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)

6,188,207	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

182	564A
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6. Number of part-time employees

9	564B
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