



Where Credit Unions Belong

# NCUA 5310 Report

February 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			
1,143,467,099	5378				
52,466,412	5370				
1,091,000,687	5371				
0	5424A				
0	5425A				
0	5441				
0	5424D				
0	5425D				
0	5374				
0	5375				
0	5376				
0	5424E				
0	5425E				
2,120,734,109	5439				
0	5450A				
2,043,885,675	5451				
0	5452				
0	5436				
6,028,653	5900				
27,685,781	5437				
0	5426				
3,424,000	5424B				
0	5425B				
39,710,000	6694				
78,743,953	5407				
0	5380				
0	5382				
Member CU	Acct Code	Non-Member CU	Acct Code	Total	Acct Code
0	5384	0	5390	0	6020
72,149,575	5385	0	5391	72,149,575	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
6,594,378	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

10,147,279	5472
6,541,543	5472A
2,657,769	5472B
347,365	5472C
600,602	5472D
0	5472E
0	5472F

5. Goodwill and Intangibles

- a. Goodwill
- b. Intangibles

12,245,959	5901
3,401,412	5474
8,844,547	5475

6. Accrued Income and Other Assets

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

23,465,092	5902
38,102	5473A
5,745,364	5473B
0	5473C
16,148,724	5476
1,532,902	5477

**TOTAL ASSETS**

3,388,803,491	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	
<b>TOTAL LIABILITIES</b>	

Amount	Acct Code
74,000,000	5479
0	5479B
0	5479D
0	5479F
0	5479I
0	5479J
0	5479M
0	5479N
0	5479P
74,000,000	5479C
1,476,157	5480
1,895,145	5481
652,920	5482
0	5483
0	5484
4,751,058	5485
82,775,280	5610

**SHARES AND EQUITY**

## 14. TOTAL SHARES

2,988,543,246	5903
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## Member

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

2,482,853,023	5490A
0	5904
366,433,815	5490B
0	5490H
1,050	5490I
2,849,287,888	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	

14,852,574	5493A
124,402,784	5493B
0	5493C
0	5493D
139,255,358	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
220,349,122	5500J
0	5500J1

c. Non-Perpetual Capital Accounts (NCA)

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

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

0	5500B
82,690,023	5500H
0	5500C
0	5500D
0	6001H
15,137,639	5500E
0	5500F
(711,819)	5500G
0	5500I

**TOTAL LIABILITIES, SHARES, AND EQUITY**

3,388,803,491	5630
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25. **Total Insured Shares (\$250,000 Insurable Limit)**

161,018,708	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
4,873,910	5300
833,642	5301
0	5302
0	5930
0	5306
1,002,437	5307
0	5309
0	5310
591,749	5311
251,711	5312
1,333,089	5313
0	5314
647,320	5315
0	5316
0	5317
213,962	5318

2. Loan Interest Income

125,070	5100
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**TOTAL INTEREST INCOME**

4,998,980	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

2,396,791	5323
2,241,630	5323A
155,161	5323B
0	5322D

**NET INTEREST INCOME**

2,602,189	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

1,198,862	5110
0	5120
0	5319
12,600	5320
(592)	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
2,867,867	5331
1,669,096	5324
43,148	5325A
372,367	6063
17,085	6064
61,117	5325B
0	6065
123,316	5326C
0	5170
0	5180
0	5190
5,196	5195
576,542	5330

**OTHER EXPENSE/INCOME ITEMS**

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

188,290	6059
12,133	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**

769,035	5205
0	5210
0	5220
769,035	5225
168,832	5230
600,203	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	526,592,606	6100B	526,592,606	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	34,231,554	6102B	34,231,554	6102C	0	6102D
0	6103	0	6103A	23,097,854	6103B	23,097,854	6103C	0	6103D
0	6104	0	6104A	3,880,510	6104B	3,880,510	6104C	0	6104D
0	6105	0	6105A	351,224,628	6105B	351,224,628	6105C	0	6105D
0	6106	0	6106A	0	6106B	0	6106C	0	6106D
0	6107	0	6107A	412,434,546	6107B	412,434,546	6107C	0	6107D

**PRIVATELY ISSUED MORTGAGE RELATED ISSUES**

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

**SUBTOTAL**

0	6108	0	6108A	61,794,664	6108B	61,794,664	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	61,794,664	6111B	61,794,664	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	229,888,277	6112B	229,888,277	6112C	0	6112D
0	6113	0	6113A	56,168,835	6113B	56,168,835	6113C	0	6113D
0	6114	0	6114A	71,275,508	6114B	71,275,508	6114C	0	6114D
0	6115	0	6115A	273,275,538	6115B	273,275,538	6115C	0	6115D
0	6116	0	6116A	32,653,873	6116B	32,653,873	6116C	0	6116D
0	6117	0	6117A	70,109,200	6117B	70,109,200	6117C	0	6117D
0	6118	0	6118A	733,371,231	6118B	733,371,231	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	49,771,806	6121B	49,771,806	6121C	0	6121D
0	6122	0	6122A	259,920,822	6122B	259,920,822	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	309,692,628	6125B	309,692,628	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	2,043,885,675	6127B	2,043,885,675	5451	0	5452
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**ADDITIONAL INVESTMENT INFORMATION**

**ADDITIONAL INVESTMENT INFORMATION**

	<b>Amount</b>	<b>Acct Code</b>
1. Reverse Repo/Repo Transactions Qualifying for Netting	0	5365
2. Total Limited Liquidity Securities	131,553,826	5366
3. Total Secured Borrowings	74,000,000	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)	60,276,016	5440
5. Book Value of the Aggregate of Investments with Unmatched Embedded Options	2,029,459,855	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	1,274,515	6001P
c. Other Assets	26,411,266	6002C
1. Split Dollar Collateral Assignment Arrangements	26,411,266	6002D
2. Endorsement Split Dollar Arrangements	0	6002E
3. Other Insurance	0	6002F
4. Other Non-insurance	0	6002G
<b>TOTAL</b>	<b>27,685,781</b>	<b>6002</b>

**ADDITIONAL LOAN INFORMATION**

**LOAN BACKGROUND INFORMATION**

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

Amount	Acct Code
1,807,555	5408
211,900,000	5409
6,594,378	5411
69,794,379	5412
21,145,000	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	<u>Assets</u>					<u>Liabilities</u>				
	Cash	Acct Code	Investments	Acct Code	Loans	Acct Code	Shares	Acct Code	Borrowings	Acct Code
1- day	1,143,467,099	5343H	773,957	5343A	9,935,620	5342A	2,605,701,632	5341A	74,000,000	5340A
2-30 days	0	5343I	44	5343B	32,000,000	5342B	253,348,031	5341B	0	5340B
31-90 days	0	5343J	20,183,579	5343C	1,916,666	5342C	6,848,666	5341C	0	5340C
91-180 days			30,098,034	5343D	100,000	5342D	20,556,972	5341D	0	5340D
181 days < 1 yr.			1,688,000	5343E	33,000,000	5342E	74,320,867	5341E	0	5340E
1-3 years			586,847,950	5343F	250,000	5342F	27,765,853	5341F	0	5340F
> 3 years			1,481,142,545	5343G	1,541,667	5342G	1,225	5341G	0	5340G
<b>TOTALS</b>	1,143,467,099	5343K	2,120,734,109	5343	78,743,953	5342	2,988,543,246	5341	74,000,000	5340

**2. LIQUIDITY COMMITMENTS**

**INFLOWS**

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

**TOTALS**

Contractual Amount	Acct Code	Outstanding Amount	Acct Code	Last Test Date	Acct Code
0	5344A	0	5344B	01/27/2011	5344C
0	5345A	0	5345B	09/21/2011	5345C
0	5346A	0	5346B	N/A	5346C
0	5347A	0	5347B	N/A	5347C
130,000,000	5348A	0	5348B	12/19/2017	5348C
250,000,000	5349A	0	5349B	12/13/2017	5349C
881,754,753	5350A	74,000,000	5350B	02/28/2018	5350C
574,428,606	5351A	0	5351B	12/19/2017	5351C
<b>1,836,183,359</b>	<b>5352A</b>	<b>74,000,000</b>	<b>5352B</b>		

**OUTFLOWS**

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

**TOTALS**

3,507,417,808	5353A	78,743,953	5353B	02/28/2018	5353C
0	5354A	0	5354B	N/A	5354C
0	5355A	0	5355B	N/A	5355C
1,168,600	5356A	0	5356B	N/A	5356C
0	5357A	0	5357B	N/A	5357C
0	5358A	0	5358B	N/A	5358C
<b>3,508,586,408</b>	<b>5359A</b>	<b>78,743,953</b>	<b>5359B</b>		

**INVESTMENT CONCENTRATION LIMITS**

**PART A**

**INVESTMENTS BY SECTORS**

	AV	Acct Code	FV	Acct Code	Diff AV to FV	Acct Code	WAL	Acct Code	AWAL	Acct Code	Duration	Acct Code
1. Mortgage-Backed Securities (MBS) (not including CMBS)	532,482,146	5460A	545,504,718	5461A	(13,022,572)	5462A	1.990	5463A	2.370	5831A	0.360	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)	280,447,874	5460C	273,275,538	5461C	7,172,336	5462C	6.320	5463C	7.140	5831C	(0.120)	5464C
4. Private Student Loan ABS	33,411,733	5460D	32,653,873	5461D	757,860	5462D	2.570	5463D	2.570	5831D	0.060	5464D
5. Auto Loan/Lease ABS	55,856,710	5460E	56,168,835	5461E	(312,125)	5462E	1.780	5463E	1.780	5831E	0.030	5464E
6. Credit Card ABS	228,891,603	5460F	229,888,278	5461F	(996,675)	5462F	3.450	5463F	3.450	5831F	0.010	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	308,008,143	5460H	309,692,628	5461H	(1,684,485)	5462H	3.110	5463H	3.110	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	1,545,389,582	5460K	1,551,729,741	5461K	(6,340,159)	5462K	1.160	5463K	1.370	5831K	0.050	5464K
<b>TOTAL</b>	<b>2,984,487,791</b>	<b>5460</b>	<b>2,998,913,611</b>	<b>5461</b>	<b>(14,425,820)</b>	<b>5462</b>	<b>2.170</b>	<b>5463</b>	<b>2.420</b>	<b>5831</b>	<b>0.090</b>	<b>5464</b>

**PART B**

**CALCULATIONS**

	Corporate Concentration						Regulatory Maximum			
	Capital	Acct Code	Capital Based	Acct Code	Asset Based	Acct Code	% Capital	Acct Code	% Assets	Acct Code
1. Mortgage-Backed Securities (MBS) (not including CMBS)	297,030,492	5500Q	2,970,304,920	5466A	1,694,401,746	5467A	1,000%	5468A	50%	5469A
2. Commercial MBS	297,030,492	5500Q	891,091,476	5466B	508,320,524	5467B	300%	5468B	15%	5469B
3. FFELP Student Loan Asset-Backed Securities (ABS)	297,030,492	5500Q	2,970,304,920	5466C	1,694,401,746	5467C	1,000%	5468C	50%	5469C
4. Private Student Loan ABS	297,030,492	5500Q	1,485,152,460	5466D	847,200,873	5467D	500%	5468D	25%	5469D
5. Auto Loan/Lease ABS	297,030,492	5500Q	1,485,152,460	5466E	847,200,873	5467E	500%	5468E	25%	5469E
6. Credit Card ABS	297,030,492	5500Q	1,485,152,460	5466F	847,200,873	5467F	500%	5468F	25%	5469F
7. Other ABS, Not Listed in Items 3 to 6	297,030,492	5500Q	1,485,152,460	5466G	847,200,873	5467G	500%	5468G	25%	5469G
8. Corporate Debt Obligations	297,030,492	5500Q	2,970,304,920	5466H	1,694,401,746	5467H	1,000%	5468H	50%	5469H
9. Municipal Securities	297,030,492	5500Q	2,970,304,920	5466I	1,694,401,746	5467I	1,000%	5468I	50%	5469I
10. Registered Investment Companies	297,030,492	5500Q	2,970,304,920	5466J	1,694,401,746	5467J	1,000%	5468J	50%	5469J
11. All Other Investments Not Listed in Items 1 through 10	297,030,492	5500Q	297,030,492	5466K	169,440,175	5467K	100%	5468K	5%	5469K

**INVESTMENT ISSUER CONCENTRATION LIMITS**

<i>Obligors and Counterparties:</i>		Acct Code	Investments Exempt Under 704.6(b)	Acct Code	Investments Subject to 704.6(c)	Acct Code	Total Investments Limited to \$5 Million	Acct Code	Total Investments Limited to 25% of Capital	Acct Code	Total Investments Limited to 50% of Capital	Acct Code	Total Investments Limited to 100% of Capital	Acct Code	Total Investments Limited to 200% of Capital	Acct Code
1)	FED RESERVE BANKS	5801A	1,091,000,687	5802A	0	5803A	0	5804A	0	5805A	0	5807A	0	5809A	0	5811A
2)	SBA Investments	5801B	519,357,400	5802B	0	5803B	0	5804B	0	5805B	0	5807B	0	5809B	0	5811B
3)	NGN Investments	5801C	349,548,991	5802C	0	5803C	0	5804C	0	5805C	0	5807C	0	5809C	0	5811C
4)	Citibank Credit Card Issuance Trust	5801D	0	5802D	99,000,000	5803D	0	5804D	0	5805D	990,000,000	5807D	0	5809D	0	5811D
5)	New York Life Global Funding	5801E	0	5802E	70,000,000	5803E	0	5804E	70,000,000	5805E	0	5807E	0	5809E	0	5811E
6)	Branch Banking & Trust	5801F	0	5802F	60,000,000	5803F	0	5804F	60,000,000	5805F	0	5807F	0	5809F	0	5811F
7)	Ford Credit Floorplan Master Owner Trust	5801G	0	5802G	55,800,000	5803G	0	5804G	55,800,000	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)	Apple, Inc.	5801I	0	5802I	40,000,000	5803I	0	5804I	40,000,000	5805I	0	5807I	0	5809I	0	5811I
10)	Berkshire Hathaway	5801J	0	5802J	40,000,000	5803J	0	5804J	40,000,000	5805J	0	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)	American Express Credit Account Master Trust	5801L	0	5802L	34,000,000	5803L	0	5804L	0	5805L	34,000,000	5807L	0	5809L	0	5811L
13)	American Express Credit Corp.	5801M	0	5802M	32,320,000	5803M	0	5804M	32,320,000	5805M	0	5807M	0	5809M	0	5811M
14)	Discover Card Execution Note Trust	5801N	0	5802N	30,701,000	5803N	0	5804N	0	5805N	30,701,000	5807N	0	5809N	0	5811N
15)	JPMorgan Chase	5801P	0	5802P	28,365,138	5803P	0	5804P	28,365,138	5805P	0	5807P	0	5809P	0	5811P
<b>TOTALS</b>			1,959,907,078	5802	580,971,138	5803	0	5804	417,270,138	5805	1,054,701,000	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
02/28/2018	5507
317,518,000	5508
9.36%	5509
-1.51%	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
2.130	5360
2.170	5361
0.050	5362
0.370	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
82,690,023	6693
0	5500B
82,690,023	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

252,308,676	5506A
82,690,023	6693
175,647,306	6062
0	5562
6,028,653	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
44,721,816	6060
20,000	5500K
0	6403
0	6404
44,701,816	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
297,030,492	5500Q
252,308,676	5506A
44,721,816	6060
0	5565

**7. Summary of Calculated Regulatory Ratios**

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

	Acct Code
7.27%	6000A
28.98%	5505
34.12%	5506
2.35%	6693A

**DANA AND EBA INFORMATION**

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

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

	Acct Code
3,178,211,541	5544A
3,517,555,094	5544B
3,472,853,278	6061
870,547,079	5544C

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

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

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

A. Is the Retained Earnings Ratio above 2.50%?

NO 6696

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

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

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

Amount	Acct Code
82,690,023	6693
197,742,941	6697
115,052,918	6001C

4. MDANA
5. 2% of MDANA

3,517,555,094	5544B
70,351,102	6002B

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

44,701,816	6001E
175,647,306	6062

8. MDANA Less Excluded PCC

3,472,853,278	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	1,143,467,099	5378	1,091,806,895	5814A	51,660,204	5815A	0	5816A	0	5817A	0	5818A
2. Loans (Net)	78,743,953	5407	0	5814B	78,743,953	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	2,043,885,675	5451	877,817,234	5814D	61,209,918	5815D	133,070,171	5816D	971,788,352	5817D	0	5818D
5. Total Securities in Trading Portfolio	0	5452	0	5814E	0	5815E	0	5816E	0	5817E	0	5818E
6. Other Investments	76,848,434	5940	1,488,000	5814F	41,646,000	5815F	0	5816F	33,714,434	5817F	0	5818F
7. Derivative Contracts	0	5436	0	5814G	0	5815G	0	5816G	0	5817G	0	5818G
8. Fixed Assets (Net)	10,147,279	5472	0	5814H	0	5815H	0	5816H	10,147,279	5817H	0	5818H
9. Accrued Income and Other Assets	35,711,051	5902A	0	5814I	0	5815I	0	5816I	35,711,051	5817I	0	5818I
10. Total Balance Sheet Items (1 - 9)	3,388,803,491	5813	1,971,112,129	5814	233,260,075	5815	133,070,171	5816	1,051,361,116	5817	0	5818

**OFF BALANCE SHEET CATEGORIES**

	Face Value or Notional Amount (A)	Acct Code	Credit Conversion Factor (B)	Acct Code	Credit Equivalent Amount (C)	Acct Code	Allocation of Risk Weight Categories									
							0% (D)	Acct Code	20% (E)	Acct Code	50% (F)	Acct Code	100% (G)	Acct Code	200% (H)	Acct Code
11. Off-Balance Sheet derivative contracts	0	5819A	0.00%	5820A	0	5821A	0	5822A	0	5823A	0	5824A	0	5825A	0	5826A
12. Advised/Revocable Lines of Credit (LOC)	3,507,417,808	5819B	0.00%	5820B	0	5821B	0	5822B	0	5823B	0	5824B	0	5825B	0	5826B
13. Committed/Irrevocable LOC	0	5819C	0.00%	5820C	0	5821C	0	5822C	0	5823C	0	5824C	0	5825C	0	5826C
14. Loan Participation Commitments	0	5819D	0.00%	5820D	0	5821D	0	5822D	0	5823D	0	5824D	0	5825D	0	5826D
15. Forward Commitments	0	5819E	0.00%	5820E	0	5821E	0	5822E	0	5823E	0	5824E	0	5825E	0	5826E
16. Irrevocable Standby Letters of Credit	1,168,600	5819F	0.00%	5820F	0	5821F	0	5822F	0	5823F	0	5824F	0	5825F	0	5826F
17. Indemnification of Members/Securities Lent	0	5819G	0.00%	5820G	0	5821G	0	5822G	0	5823G	0	5824G	0	5825G	0	5826G
18. Other Off-Balance Sheet items	0	5819H	0.00%	5820H	0	5821H	0	5822H	0	5823H	0	5824H	0	5825H	0	5826H
19. Total Off-Balance Sheet items (11 - 18)	3,508,586,408	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)							1,971,112,129	5822J	233,260,075	5823J	133,070,171	5824J	1,051,361,116	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	46,652,015	5823L	66,535,086	5824L	1,051,361,116	5825L	0	5826L
23. Total Risk-Weights Assets (sum 21C, D, E, & F)															1,164,548,217	5829

**CUSO AND MISCELLANEOUS**

**CREDIT UNION SERVICE ORGANIZATIONS (CUSO)**

1. List the net income attributed to consolidated CUSO activity

Amount	Acct Code
2,689	6050

2. List the net assets attributed to consolidated CUSO activity

5,165,714	6051
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3. Dollar amount of loans to corporate CUSOs

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

Fair Value	Acct Code
0	6053

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

6,028,653	6055
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**MISCELLANEOUS**

1. Number of credit union members

Value	Acct Code
756	5546

2. Number of non-credit union members

42	6000J
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3. Number of all current members

798	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

180	564A
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6. Number of part-time employees

5	564B
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