



Where Credit Unions Belong

# NCUA 5310 Report

June 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			
1,105,081,755	5378				
6,516,622	5370				
959,869,196	5371				
138,695,937	5424A				
0	5425A				
0	5441				
0	5424D				
0	5425D				
0	5374				
0	5375				
0	5376				
0	5424E				
0	5425E				
2,061,813,170	5439				
0	5450A				
1,984,188,849	5451				
0	5452				
0	5436				
6,295,520	5900				
27,944,801	5437				
0	5426				
3,424,000	5424B				
0	5425B				
39,960,000	6694				
76,601,302	5407				
0	5380				
0	5382				
Member CU	Acct Code	Non-Member CU	Acct Code	Total	Acct Code
0	5384	0	5390	0	6020
48,649,503	5385	0	5391	48,649,503	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
27,951,799	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

10,045,654	5472
6,485,404	5472A
2,671,276	5472B
305,001	5472C
583,973	5472D
0	5472E
0	5472F

5. Goodwill and Intangibles

- a. Goodwill
- b. Intangibles

11,425,551	5901
3,401,412	5474
8,024,139	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

26,965,268	5902
93,627	5473A
6,544,313	5473B
0	5473C
18,762,541	5476
1,564,787	5477

**TOTAL ASSETS**

3,291,932,700	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
0	5479
0	5479B
0	5479D
0	5479F
0	5479I
0	5479J
0	5479M
0	5479N
0	5479P
0	5479C
3,375,345	5480
140,270	5481
430,361	5482
0	5483
0	5484
4,700,461	5485
<b>8,646,437</b>	<b>5610</b>

## SHARES AND EQUITY

## 14. TOTAL SHARES

2,963,517,890	5903
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## Member

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

2,343,133,190	5490A
0	5904
476,526,000	5490B
0	5490H
1,030	5490I
<b>2,819,660,220</b>	<b>5490</b>

## From Other Corporate Credit Unions

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

0	5491A
0	5491B
0	5905
0	5491

## Other

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

11,021,614	5493A
132,836,056	5493B
0	5493C
0	5493D
<b>143,857,670</b>	<b>5493</b>

**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
87,306,594	5500H
0	5500C
0	5500D
0	6001H
13,083,498	5500E
0	5500F
(990,841)	5500G
0	5500I

**TOTAL LIABILITIES, SHARES, AND EQUITY**

3,291,932,700	5630
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25. **Total Insured Shares (\$250,000 Insurable Limit)**

154,995,027	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
5,919,002	5300
930,730	5301
0	5302
0	5930
0	5306
1,128,235	5307
0	5309
0	5310
723,270	5311
238,666	5312
1,602,560	5313
0	5314
1,057,664	5315
0	5316
0	5317
237,877	5318

2. Loan Interest Income

160,512	5100
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**TOTAL INTEREST INCOME**

6,079,514	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

3,030,816	5323
3,022,734	5323A
6,842	5323B
1,240	5322D

**NET INTEREST INCOME**

3,048,698	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

1,411,924	5110
0	5120
0	5319
57,177	5320
(786)	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
3,110,389	5331
1,787,317	5324
65,774	5325A
364,982	6063
15,516	6064
64,404	5325B
0	6065
165,101	5326C
0	5170
0	5180
0	5190
4,881	5195
642,414	5330

**OTHER EXPENSE/INCOME ITEMS**

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

201,740	6059
7,798	5200
0	5329

**NET INCOME**

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

1,212,682	5205
0	5210
0	5220
1,212,682	5225
226,543	5230
986,139	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	498,195,683	6100B	498,195,683	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	31,884,937	6102B	31,884,937	6102C	0	6102D
0	6103	0	6103A	22,961,117	6103B	22,961,117	6103C	0	6103D
0	6104	0	6104A	3,723,396	6104B	3,723,396	6104C	0	6104D
0	6105	0	6105A	320,681,506	6105B	320,681,506	6105C	0	6105D
0	6106	0	6106A	0	6106B	0	6106C	0	6106D
0	6107	0	6107A	379,250,956	6107B	379,250,956	6107C	0	6107D

**PRIVATELY ISSUED MORTGAGE RELATED ISSUES**

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

**SUBTOTAL**

0	6108	0	6108A	52,367,478	6108B	52,367,478	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	52,367,478	6111B	52,367,478	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	176,326,279	6112B	176,326,279	6112C	0	6112D
0	6113	0	6113A	56,056,164	6113B	56,056,164	6113C	0	6113D
0	6114	0	6114A	65,106,582	6114B	65,106,582	6114C	0	6114D
0	6115	0	6115A	269,916,154	6115B	269,916,154	6115C	0	6115D
0	6116	0	6116A	29,392,322	6116B	29,392,322	6116C	0	6116D
0	6117	0	6117A	69,894,300	6117B	69,894,300	6117C	0	6117D
0	6118	0	6118A	666,691,801	6118B	666,691,801	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	69,645,111	6121B	69,645,111	6121C	0	6121D
0	6122	0	6122A	318,037,820	6122B	318,037,820	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	387,682,931	6125B	387,682,931	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	1,984,188,849	6127B	1,984,188,849	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	145,266,302	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)	45,055,334	5440
5. Book Value of the Aggregate of Investments with Unmatched Embedded Options	1,972,096,192	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	1,340,680	6001P
c. Other Assets	26,604,121	6002C
1. Split Dollar Collateral Assignment Arrangements	26,604,121	6002D
2. Endorsement Split Dollar Arrangements	0	6002E
3. Other Insurance	0	6002F
4. Other Non-insurance	0	6002G
<b>TOTAL</b>	<b>27,944,801</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
0	5408
211,900,000	5409
27,951,799	5411
69,651,799	5412
19,968,368	5413

**DELINQUENT LOANS**

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

**TOTAL DELINQUENT LOANS**

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

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

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

**TOTAL LOANS CHARGED OFF & RECOVERED**

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

**LIQUIDITY REPORT**

**1. REMAINING MATURITY SCHEDULE**

MATURITY	<u>Assets</u>					<u>Liabilities</u>				
	Cash	Acct Code	Investments	Acct Code	Loans	Acct Code	Shares	Acct Code	Borrowings	Acct Code
1- day	1,105,081,755	5343H	981,501	5343A	35,972,302	5342A	2,461,665,082	5341A	0	5340A
2-30 days	0	5343I	20,238,739	5343B	650,000	5342B	231,305,720	5341B	0	5340B
31-90 days	0	5343J	19,919,942	5343C	25,500,000	5342C	67,124,228	5341C	0	5340C
91-180 days			31,174,431	5343D	7,050,000	5342D	101,757,383	5341D	0	5340D
181 days < 1 yr.			47,052,121	5343E	5,804,000	5342E	56,315,136	5341E	0	5340E
1-3 years			504,841,666	5343F	1,625,000	5342F	45,349,146	5341F	0	5340F
> 3 years			1,437,604,770	5343G	0	5342G	1,195	5341G	0	5340G
<b>TOTALS</b>	1,105,081,755	5343K	2,061,813,170	5343	76,601,302	5342	2,963,517,890	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	06/28/2018	5348C
250,000,000	5349A	0	5349B	06/28/2018	5349C
849,544,736	5350A	0	5350B	05/01/2018	5350C
578,431,960	5351A	0	5351B	06/28/2018	5351C
1,807,976,696	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**

3,530,140,228	5353A	76,601,302	5353B	06/28/2018	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
3,530,308,828	5359A	76,601,302	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)	484,402,787	5460A	496,725,015	5461A	(12,322,228)	5462A	1.870	5463A	2.260	5831A	0.400	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)	276,625,378	5460C	269,916,155	5461C	6,709,223	5462C	6.090	5463C	6.880	5831C	(0.110)	5464C
4. Private Student Loan ABS	30,043,048	5460D	29,392,322	5461D	650,726	5462D	2.600	5463D	2.600	5831D	(0.020)	5464D
5. Auto Loan/Lease ABS	55,842,900	5460E	56,056,164	5461E	(213,264)	5462E	1.450	5463E	1.450	5831E	0.030	5464E
6. Credit Card ABS	175,859,150	5460F	176,326,279	5461F	(467,129)	5462F	3.580	5463F	3.580	5831F	0.030	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	386,432,355	5460H	387,682,931	5461H	(1,250,576)	5462H	3.150	5463H	3.150	5831H	0.220	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	1,671,396,329	5460K	1,676,595,738	5461K	(5,199,409)	5462K	1.100	5463K	1.310	5831K	0.030	5464K
<b>TOTAL</b>	<b>3,080,601,947</b>	<b>5460</b>	<b>3,092,694,604</b>	<b>5461</b>	<b>(12,092,657)</b>	<b>5462</b>	<b>2.110</b>	<b>5463</b>	<b>2.360</b>	<b>5831</b>	<b>0.100</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)	301,380,196	5500Q	3,013,801,960	5466A	1,645,966,350	5467A	1,000%	5468A	50%	5469A
2. Commercial MBS	301,380,196	5500Q	904,140,588	5466B	493,789,905	5467B	300%	5468B	15%	5469B
3. FFELP Student Loan Asset-Backed Securities (ABS)	301,380,196	5500Q	3,013,801,960	5466C	1,645,966,350	5467C	1,000%	5468C	50%	5469C
4. Private Student Loan ABS	301,380,196	5500Q	1,506,900,980	5466D	822,983,175	5467D	500%	5468D	25%	5469D
5. Auto Loan/Lease ABS	301,380,196	5500Q	1,506,900,980	5466E	822,983,175	5467E	500%	5468E	25%	5469E
6. Credit Card ABS	301,380,196	5500Q	1,506,900,980	5466F	822,983,175	5467F	500%	5468F	25%	5469F
7. Other ABS, Not Listed in Items 3 to 6	301,380,196	5500Q	1,506,900,980	5466G	822,983,175	5467G	500%	5468G	25%	5469G
8. Corporate Debt Obligations	301,380,196	5500Q	3,013,801,960	5466H	1,645,966,350	5467H	1,000%	5468H	50%	5469H
9. Municipal Securities	301,380,196	5500Q	3,013,801,960	5466I	1,645,966,350	5467I	1,000%	5468I	50%	5469I
10. Registered Investment Companies	301,380,196	5500Q	3,013,801,960	5466J	1,645,966,350	5467J	1,000%	5468J	50%	5469J
11. All Other Investments Not Listed in Items 1 through 10	301,380,196	5500Q	301,380,196	5466K	164,596,635	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	959,869,196	5802A	0	5803A	0	5804A	0	5805A	0	5807A	0	5809A	0	5811A
2)	SBA Investments	5801B	492,039,056	5802B	0	5803B	0	5804B	0	5805B	0	5807B	0	5809B	0	5811B
3)	NGN Investments	5801C	319,343,719	5802C	0	5803C	0	5804C	0	5805C	0	5807C	0	5809C	0	5811C
4)	US Bank National Association	5801D	0	5802D	138,695,937	5803D	0	5804D	0	5805D	138,695,397	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)	Citibank Credit Card Issuance Trust	5801F	0	5802F	64,000,000	5803F	0	5804F	0	5805F	64,000,000	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)	The Coca-Cola Company	5801H	0	5802H	60,000,000	5803H	0	5804H	60,000,000	5805H	0	5807H	0	5809H	0	5811H
9)	Ford Credit Floorplan Master Owner Trust	5801I	0	5802I	55,800,000	5803I	0	5804I	55,800,000	5805I	0	5807I	0	5809I	0	5811I
10)	Morgan Stanley	5801J	0	5802J	55,000,000	5803J	0	5804J	55,000,000	5805J	0	5807J	0	5809J	0	5811J
11)	American Express Credit Account Master Trust	5801K	0	5802K	48,000,000	5803K	0	5804K	0	5805K	48,000,000	5807K	0	5809K	0	5811K
12)	Berkshire Hathaway	5801L	0	5802L	40,000,000	5803L	0	5804L	40,000,000	5805L	0	5807L	0	5809L	0	5811L
13)	Goldman Sachs	5801M	0	5802M	35,785,000	5803M	0	5804M	35,785,000	5805M	0	5807M	0	5809M	0	5811M
14)	American Express Credit Corp.	5801N	0	5802N	32,320,000	5803N	0	5804N	32,320,000	5805N	0	5807N	0	5809N	0	5811N
15)	Discover Card Execution Note Trust	5801P	0	5802P	30,701,000	5803P	0	5804P	0	5805P	30,701,000	5807P	0	5809P	0	5811P
<b>TOTALS</b>			1,771,251,971	5802	690,301,937	5803	0	5804	408,905,000	5805	281,396,397	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
06/30/2018	5507
320,062,000	5508
9.70%	5509
-1.15%	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
2.060	5360
2.110	5361
0.060	5362
0.230	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
87,306,594	6693
0	5500B
87,306,594	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

301,360,196	5506A
87,306,594	6693
220,349,122	6062
0	5562
6,295,520	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
301,380,196	5500Q
301,360,196	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
8.78%	6000A
34.07%	5505
34.07%	5506
2.54%	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
2,960,825,389	5544A
3,433,444,768	5544B
3,433,444,768	6061
884,564,991	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
87,306,594	6693
197,742,941	6697
110,436,347	6001C

- 4. MDANA
- 5. 2% of MDANA

3,433,444,768	5544B
68,668,895	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

3,433,444,768	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	1,105,081,755	5378	962,282,883	5814A	142,798,872	5815A	0	5816A	0	5817A	0	5818A
2. Loans (Net)	76,601,302	5407	0	5814B	76,601,302	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	1,984,188,849	5451	818,877,189	5814D	58,569,450	5815D	117,474,060	5816D	989,268,150	5817D	0	5818D
5. Total Securities in Trading Portfolio	0	5452	0	5814E	0	5815E	0	5816E	0	5817E	0	5818E
6. Other Investments	77,624,321	5940	1,488,000	5814F	41,646,000	5815F	0	5816F	34,490,321	5817F	0	5818F
7. Derivative Contracts	0	5436	0	5814G	0	5815G	0	5816G	0	5817G	0	5818G
8. Fixed Assets (Net)	10,045,654	5472	0	5814H	0	5815H	0	5816H	10,045,654	5817H	0	5818H
9. Accrued Income and Other Assets	38,390,819	5902A	0	5814I	0	5815I	0	5816I	38,390,819	5817I	0	5818I
10. Total Balance Sheet Items (1 - 9)	3,291,932,700	5813	1,782,648,072	5814	319,615,624	5815	117,474,060	5816	1,072,194,944	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)	3,530,140,228	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)	3,530,308,828	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)							1,782,648,072	5822J	319,615,624	5823J	117,474,060	5824J	1,072,194,944	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	63,923,125	5823L	58,737,030	5824L	1,072,194,944	5825L	0	5826L
23. Total Risk-Weights Assets (sum 21C, D, E, & F)															1,194,855,099	5829

**CUSO AND MISCELLANEOUS**

**CREDIT UNION SERVICE ORGANIZATIONS (CUSO)**

1. List the net income attributed to consolidated CUSO activity

Amount	Acct Code
(149,203)	6050

2. List the net assets attributed to consolidated CUSO activity

17,697,127	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)

6,045,520	6055
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**MISCELLANEOUS**

1. Number of credit union members

Value	Acct Code
743	5546

2. Number of non-credit union members

40	6000J
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3. Number of all current members

783	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

179	564A
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6. Number of part-time employees

5	564B
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