



Where Credit Unions Belong

NCUA 5310 Report

July 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
493,042,754	5378
5,855,421	5370
345,369,554	5371
141,817,779	5424A
0	5425A
0	5441
0	5424D
0	5425D
0	5374
0	5375
0	5376
0	5424E
0	5425E

2,008,956,411	5439
0	5450A
1,932,740,320	5451
0	5452
0	5436
6,308,409	5900
28,018,083	5437
0	5426
4,648,000	5424B
0	5425B
37,241,599	6694

100,505,006	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
74,894,630	5385	0	5391	74,894,630	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
25,610,376	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

9,860,931	5472
6,471,300	5472A
2,499,463	5472B
292,474	5472C
597,694	5472D
0	5472E
0	5472F

5. Goodwill and Intangibles

- a. Goodwill
- b. Intangibles

11,233,335	5901
3,401,412	5474
7,831,923	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

26,419,961	5902
104,757	5473A
5,755,761	5473B
0	5473C
18,994,656	5476
1,564,787	5477

TOTAL ASSETS

2,650,018,398	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
2,915,260	5480
2,645,851	5481
824,353	5482
0	5483
0	5484
4,790,836	5485
11,176,300	5610

SHARES AND EQUITY

14. TOTAL SHARES

2,317,095,943	5903
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Member

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

1,647,590,558	5490A
0	5904
532,398,000	5490B
0	5490H
1,025	5490I
2,179,989,583	5490

From Other Corporate Credit Unions

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

0	5491A
0	5491B
0	5905
0	5491

Other

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

10,700,515	5493A
126,405,845	5493B
0	5493C
0	5493D
137,106,360	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
88,215,967	5500H
0	5500C
0	5500D
0	6001H
13,747,308	5500E
0	5500F
(586,242)	5500G
0	5500I

TOTAL LIABILITIES, SHARES, AND EQUITY

2,650,018,398	5630
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25. **Total Insured Shares (\$250,000 Insurable Limit)**

149,300,618	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
6,506,075	5300
1,007,437	5301
0	5302
0	5930
0	5306
1,444,779	5307
0	5309
0	5310
746,470	5311
246,533	5312
1,736,472	5313
0	5314
1,088,768	5315
0	5316
0	5317
235,616	5318

2. Loan Interest Income

183,298	5100
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TOTAL INTEREST INCOME

6,689,373	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

3,495,516	5323
3,161,088	5323A
334,428	5323B
0	5322D

NET INTEREST INCOME

3,193,857	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

1,332,620	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
3,156,865	5331
1,883,484	5324
69,728	5325A
379,375	6063
16,064	6064
47,229	5325B
0	6065
184,252	5326C
0	5170
0	5180
0	5190
4,881	5195
571,852	5330

OTHER EXPENSE/INCOME ITEMS

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

192,215	6059
12,889	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**

1,190,286	5205
0	5210
0	5220
1,190,286	5225
280,914	5230
909,372	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	485,890,331	6100B	485,890,331	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	31,323,879	6102B	31,323,879	6102C	0	6102D
0	6103	0	6103A	22,824,674	6103B	22,824,674	6103C	0	6103D
0	6104	0	6104A	3,688,174	6104B	3,688,174	6104C	0	6104D
0	6105	0	6105A	313,819,406	6105B	313,819,406	6105C	0	6105D
0	6106	0	6106A	0	6106B	0	6106C	0	6106D
0	6107	0	6107A	371,656,133	6107B	371,656,133	6107C	0	6107D

PRIVATELY ISSUED MORTGAGE RELATED ISSUES

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

SUBTOTAL

0	6108	0	6108A	51,683,753	6108B	51,683,753	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	51,683,753	6111B	51,683,753	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	176,324,154	6112B	176,324,154	6112C	0	6112D
0	6113	0	6113A	56,046,455	6113B	56,046,455	6113C	0	6113D
0	6114	0	6114A	64,293,381	6114B	64,293,381	6114C	0	6114D
0	6115	0	6115A	266,164,294	6115B	266,164,294	6115C	0	6115D
0	6116	0	6116A	2,913,863	6116B	2,913,863	6116C	0	6116D
0	6117	0	6117A	69,907,600	6117B	69,907,600	6117C	0	6117D
0	6118	0	6118A	635,649,747	6118B	635,649,747	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	69,603,061	6121B	69,603,061	6121C	0	6121D
0	6122	0	6122A	318,257,295	6122B	318,257,295	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	387,860,356	6125B	387,860,356	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	1,932,740,320	6127B	1,932,740,320	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	144,105,952	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)	45,063,568	5440
5. Book Value of the Aggregate of Investments with Unmatched Embedded Options	1,919,579,254	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	1,366,134	6001P
c. Other Assets	26,651,949	6002C
1. Split Dollar Collateral Assignment Arrangements	26,651,949	6002D
2. Endorsement Split Dollar Arrangements	0	6002E
3. Other Insurance	0	6002F
4. Other Non-insurance	0	6002G
TOTAL	28,018,083	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
129,000	5408
211,900,000	5409
25,610,376	5411
67,310,376	5412
19,913,368	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	Assets					Liabilities				
	Cash	Acct Code	Investments	Acct Code	Loans	Acct Code	Shares	Acct Code	Borrowings	Acct Code
1- day	493,042,754	5343H	1,063,241	5343A	38,663,673	5342A	1,759,692,232	5341A	0	5340A
2-30 days	0	5343I	9,987,350	5343B	3,000,000	5342B	254,098,477	5341B	0	5340B
31-90 days	0	5343J	30,829,039	5343C	41,950,000	5342C	95,347,295	5341C	0	5340C
91-180 days			30,226,672	5343D	12,300,000	5342D	128,980,344	5341D	0	5340D
181 days < 1 yr.			57,714,442	5343E	3,008,000	5342E	43,746,145	5341E	0	5340E
1-3 years			517,866,333	5343F	1,583,333	5342F	35,230,255	5341F	0	5340F
> 3 years			1,361,269,334	5343G	0	5342G	1,195	5341G	0	5340G
TOTALS	493,042,754	5343K	2,008,956,411	5343	100,505,006	5342	2,317,095,943	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
824,803,380	5350A	0	5350B	07/10/2018	5350C
552,973,971	5351A	0	5351B	06/28/2018	5351C
1,757,777,351	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

3,515,298,805	5353A	100,505,006	5353B	07/31/2018	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
3,515,467,405	5359A	100,505,006	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)	474,726,764	5460A	487,633,268	5461A	(12,906,504)	5462A	1.860	5463A	2.250	5831A	0.390	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)	272,099,239	5460C	266,164,293	5461C	5,934,946	5462C	6.120	5463C	6.900	5831C	(0.150)	5464C
4. Private Student Loan ABS	2,960,504	5460D	2,913,863	5461D	46,641	5462D	2.030	5463D	2.030	5831D	0.080	5464D
5. Auto Loan/Lease ABS	55,839,391	5460E	56,046,455	5461E	(207,064)	5462E	1.370	5463E	1.370	5831E	(0.050)	5464E
6. Credit Card ABS	175,848,516	5460F	176,324,154	5461F	(475,638)	5462F	3.500	5463F	3.500	5831F	(0.060)	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	386,380,033	5460H	387,860,356	5461H	(1,480,323)	5462H	3.060	5463H	3.060	5831H	0.550	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	1,049,415,561	5460K	1,053,488,685	5461K	(4,073,124)	5462K	1.740	5463K	2.080	5831K	0.050	5464K
TOTAL	2,417,270,008	5460	2,430,431,074	5461	(13,161,066)	5462	2.610	5463	2.920	5831	0.170	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)	302,276,680	5500Q	3,022,766,800	5466A	1,325,009,199	5467A	1,000%	5468A	50%	5469A
2. Commercial MBS	302,276,680	5500Q	906,830,040	5466B	397,502,760	5467B	300%	5468B	15%	5469B
3. FFELP Student Loan Asset-Backed Securities (ABS)	302,276,680	5500Q	3,022,766,800	5466C	1,325,009,199	5467C	1,000%	5468C	50%	5469C
4. Private Student Loan ABS	302,276,680	5500Q	1,511,383,400	5466D	662,504,600	5467D	500%	5468D	25%	5469D
5. Auto Loan/Lease ABS	302,276,680	5500Q	1,511,383,400	5466E	662,504,600	5467E	500%	5468E	25%	5469E
6. Credit Card ABS	302,276,680	5500Q	1,511,383,400	5466F	662,504,600	5467F	500%	5468F	25%	5469F
7. Other ABS, Not Listed in Items 3 to 6	302,276,680	5500Q	1,511,383,400	5466G	662,504,600	5467G	500%	5468G	25%	5469G
8. Corporate Debt Obligations	302,276,680	5500Q	3,022,766,800	5466H	1,325,009,199	5467H	1,000%	5468H	50%	5469H
9. Municipal Securities	302,276,680	5500Q	3,022,766,800	5466I	1,325,009,199	5467I	1,000%	5468I	50%	5469I
10. Registered Investment Companies	302,276,680	5500Q	3,022,766,800	5466J	1,325,009,199	5467J	1,000%	5468J	50%	5469J
11. All Other Investments Not Listed in Items 1 through 10	302,276,680	5500Q	302,276,680	5466K	132,500,920	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	480,909,831	5802A	0	5803A	0	5804A	0	5805A	0	5807A	0	5809A	0	5811A
2)	FED RESERVE BANKS	5801B	345,369,554	5802B	0	5803B	0	5804B	0	5805B	0	5807B	0	5809B	0	5811B
3)	NGN Investments	5801C	312,517,258	5802C	0	5803C	0	5804C	0	5805C	0	5807C	0	5809C	0	5811C
4)	US Bank National Association	5801D	0	5802D	141,817,779	5803D	0	5804D	0	5805D	141,817,779	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)	Ford Credit Floorplan Master Owner Trust	5801H	0	5802H	55,800,000	5803H	0	5804H	55,800,000	5805H	0	5807H	0	5809H	0	5811H
9)	Morgan Stanley	5801I	0	5802I	55,000,000	5803I	0	5804I	55,000,000	5805I	0	5807I	0	5809I	0	5811I
10)	The Coca-Cola Company	5801J	0	5802J	50,000,000	5803J	0	5804J	50,000,000	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
TOTALS			1,138,796,643	5802	683,423,779	5803	0	5804	398,905,000	5805	284,518,779	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
07/31/2018	5507
321,924,000	5508
12.10%	5509
-1.10%	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
2.510	5360
2.610	5361
0.110	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
88,215,967	6693
0	5500B
88,215,967	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

302,256,680	5506A
88,215,967	6693
220,349,122	6062
0	5562
6,308,409	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
302,276,680	5500Q
302,256,680	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
8.93%	6000A
33.52%	5505
33.52%	5506
2.61%	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
3,037,062,922	5544A
3,385,394,580	5544B
3,385,394,580	6061
901,726,398	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
88,215,967	6693
197,742,941	6697
109,526,974	6001C

- 4. MDANA
- 5. 2% of MDANA

3,385,394,580	5544B
67,707,892	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

3,385,394,580	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	493,042,754	5378	347,373,009	5814A	145,669,745	5815A	0	5816A	0	5817A	0	5818A
2. Loans (Net)	100,505,006	5407	0	5814B	100,505,006	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	1,932,740,320	5451	799,709,737	5814D	57,836,727	5815D	115,977,134	5816D	959,216,722	5817D	0	5818D
5. Total Securities in Trading Portfolio	0	5452	0	5814E	0	5815E	0	5816E	0	5817E	0	5818E
6. Other Investments	76,216,091	5940	2,960,000	5814F	38,679,600	5815F	0	5816F	34,576,491	5817F	0	5818F
7. Derivative Contracts	0	5436	0	5814G	0	5815G	0	5816G	0	5817G	0	5818G
8. Fixed Assets (Net)	9,860,931	5472	0	5814H	0	5815H	0	5816H	9,860,931	5817H	0	5818H
9. Accrued Income and Other Assets	37,653,296	5902A	0	5814I	0	5815I	0	5816I	37,653,295	5817I	0	5818I
10. Total Balance Sheet Items (1 - 9)	2,650,018,398	5813	1,150,042,746	5814	342,691,078	5815	115,977,134	5816	1,041,307,439	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)	3,515,298,805	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)	3,515,467,405	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)							1,150,042,746	5822J	342,691,078	5823J	115,977,134	5824J	1,041,307,439	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	68,538,216	5823L	57,988,567	5824L	1,041,307,439	5825L	0	5826L
23. Total Risk-Weights Assets (sum 21C, D, E, & F)															1,167,834,222	5829

CUSO AND MISCELLANEOUS

CREDIT UNION SERVICE ORGANIZATIONS (CUSO)

1. List the net income attributed to consolidated CUSO activity

Amount	Acct Code
(116,834)	6050

2. List the net assets attributed to consolidated CUSO activity

16,809,129	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)

6,058,409	6055
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MISCELLANEOUS

1. Number of credit union members

Value	Acct Code
742	5546

2. Number of non-credit union members

41	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

177	564A
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6. Number of part-time employees

5	564B
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