



Where Credit Unions Belong

# NCUA 5310 Report

August 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
1,066,354,033	5378
46,690,805	5370
877,611,394	5371
142,051,834	5424A
0	5425A
0	5441
0	5424D
0	5425D
0	5374
0	5375
0	5376
0	5424E
0	5425E

1,975,950,178	5439
0	5450A
1,896,670,018	5451
0	5452
0	5436
6,317,826	5900
28,096,734	5437
0	5426
7,624,000	5424B
0	5425B
37,241,600	6694

123,312,189	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
80,188,205	5385	0	5391	80,188,205	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
43,123,984	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

9,857,799	5472
6,457,197	5472A
2,531,214	5472B
280,716	5472C
588,672	5472D
0	5472E
0	5472F

5. Goodwill and Intangibles

- a. Goodwill
- b. Intangibles

11,041,120	5901
3,401,412	5474
7,639,708	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

30,390,585	5902
126,400	5473A
6,343,577	5473B
0	5473C
22,355,821	5476
1,564,787	5477

**TOTAL ASSETS**

3,216,905,904	5600
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**STATEMENT OF FINANCIAL CONDITION (CONTINUED)**

**LIABILITIES**

	Amount	Acct Code
7. Borrowings		
a. Borrowings from Other Corporates or Credit Unions	0	5479
b. Commercial Paper	0	5479B
c. Pass-Through Borrowings as CLF Agent	0	5479D
d. Corporate Securities Sold Under Agreement to Repurchase from Others for Arbitrage	0	5479F
e. Members Securities Sold Under Agreement to Repurchase from Others for Arbitrage	0	5479I
f. Corporate Securities Sold Under Agreement to Repurchase from Others for Liquidity	0	5479J
g. Member Securities Sold Under Agreement to Repurchase from Others for Liquidity	0	5479M
h. Fed Funds Purchased from Other Corporates	0	5479N
i. Other Borrowings	0	5479P
8. Accounts Payable	0	5479C
9. Uncollected Deposits	2,483,858	5480
10. Dividends Payable on Shares and Certificates	2,137,288	5481
11. Interest Payable on Borrowings	1,198,403	5482
12. Derivative Contracts (Fair Value of contracts with a loss)	0	5483
13. Other Liabilities	0	5484
<b>TOTAL LIABILITIES</b>	<b>4,702,588</b>	<b>5485</b>
	10,522,137	5610

**SHARES AND EQUITY**

14. TOTAL SHARES	2,884,835,933	5903
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Member

a. Daily/Overnight Shares	2,184,854,944	5490A
b. Money Market	0	5904
c. Time Certificates	565,782,000	5490B
d. Callable Certificates	0	5490H
e. Other	1,020	5490I
Subtotal	2,750,637,964	5490

From Other Corporate Credit Unions

f. Daily/Overnight Shares	0	5491A
g. Time Certificates	0	5491B
h. Other	0	5905
Subtotal	0	5491

Other

i. Nonmember Credit Union Deposits	9,937,145	5493A
j. Affiliate Deposits	124,260,824	5493B
k. Non-Affiliate Deposits	0	5493C
l. Natural Person Deposits	0	5493D
Subtotal	134,197,969	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
88,997,985	5500H
0	5500C
0	5500D
0	6001H
13,401,816	5500E
0	5500F
(1,221,089)	5500G
0	5500I

**TOTAL LIABILITIES, SHARES, AND EQUITY**

3,216,905,904	5630
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- 25. **Total Insured Shares (\$250,000 Insurable Limit)**

153,353,192	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
2. Loan Interest Income

**TOTAL INTEREST INCOME**

	Amount	Acct Code
	5,775,969	5300
	982,312	5301
	0	5302
	0	5930
	0	5306
	977,045	5307
	0	5309
	0	5310
	732,025	5311
	242,349	5312
	1,516,065	5313
	0	5314
	1,091,973	5315
	0	5316
	0	5317
	234,200	5318
	238,051	5100
	<b>6,014,020</b>	<b>5105</b>

**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

**NET INTEREST INCOME**

	3,108,234	5323
	3,070,901	5323A
	37,333	5323B
	0	5322D
	<b>2,905,786</b>	<b>5111</b>

**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

	1,442,439	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
	3,102,497	5331
	1,914,743	5324
	87,595	5325A
	376,866	6063
	12,068	6064
	39,371	5325B
	0	6065
	154,452	5326C
	0	5170
	0	5180
	0	5190
	4,881	5195
	512,521	5330

**OTHER EXPENSE/INCOME ITEMS**

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

**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**

	192,215	6059
	9,418	5200
	0	5329
	<b>1,062,931</b>	<b>5205</b>
	0	5210
	0	5220
	<b>1,062,931</b>	<b>5225</b>
	280,913	5230
	<b>782,018</b>	<b>5235</b>

**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	471,219,383	6100B	471,219,383	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	30,791,716	6102B	30,791,716	6102C	0	6102D
0	6103	0	6103A	22,820,054	6103B	22,820,054	6103C	0	6103D
0	6104	0	6104A	3,657,889	6104B	3,657,889	6104C	0	6104D
0	6105	0	6105A	308,135,357	6105B	308,135,357	6105C	0	6105D
0	6106	0	6106A	0	6106B	0	6106C	0	6106D
0	6107	0	6107A	365,405,016	6107B	365,405,016	6107C	0	6107D

**PRIVATELY ISSUED MORTGAGE RELATED ISSUES**

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

**SUBTOTAL**

0	6108	0	6108A	50,447,855	6108B	50,447,855	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	50,447,855	6111B	50,447,855	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	176,316,052	6112B	176,316,052	6112C	0	6112D
0	6113	0	6113A	56,062,379	6113B	56,062,379	6113C	0	6113D
0	6114	0	6114A	62,121,683	6114B	62,121,683	6114C	0	6114D
0	6115	0	6115A	264,253,777	6115B	264,253,777	6115C	0	6115D
0	6116	0	6116A	2,878,445	6116B	2,878,445	6116C	0	6116D
0	6117	0	6117A	70,013,299	6117B	70,013,299	6117C	0	6117D
0	6118	0	6118A	631,645,635	6118B	631,645,635	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	59,731,875	6121B	59,731,875	6121C	0	6121D
0	6122	0	6122A	318,220,254	6122B	318,220,254	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	377,952,129	6125B	377,952,129	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	1,896,670,018	6127B	1,896,670,018	5451	0	5452
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**ADDITIONAL INVESTMENT INFORMATION**

**ADDITIONAL INVESTMENT INFORMATION**

1. Reverse Repo/Repo Transactions Qualifying for Netting

Amount	Acct Code
0	5365

2. Total Limited Liquidity Securities

143,016,325	5366
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3. Total Secured Borrowings

0	5367
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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)

43,960,030	5440
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5. Book Value of the Aggregate of Investments with Unmatched Embedded Options

1,884,489,291	5459
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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	1,393,768	6001P
c. Other Assets	26,702,966	6002C
1. Split Dollar Collateral Assignment Arrangements	26,702,966	6002D
2. Endorsement Split Dollar Arrangements	0	6002E
3. Other Insurance	0	6002F
4. Other Non-insurance	0	6002G
<b>TOTAL</b>	28,096,734	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
0	5408
211,900,000	5409
43,123,984	5411
69,073,984	5412
23,729,000	5413

**DELINQUENT LOANS**

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

**TOTAL DELINQUENT LOANS**

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

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

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

**TOTAL LOANS CHARGED OFF & RECOVERED**

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

**LIQUIDITY REPORT**

**1. REMAINING MATURITY SCHEDULE**

MATURITY	Assets					Liabilities				
	Cash	Acct Code	Investments	Acct Code	Loans	Acct Code	Shares	Acct Code	Borrowings	Acct Code
1- day	1,066,354,033	5343H	433,074	5343A	52,453,522	5342A	2,293,711,593	5341A	0	5340A
2-30 days	0	5343I	19,972,000	5343B	25,650,000	5342B	324,772,036	5341B	0	5340B
31-90 days	0	5343J	21,360,514	5343C	19,100,000	5342C	108,110,724	5341C	0	5340C
91-180 days			20,335,361	5343D	17,500,000	5342D	102,752,082	5341D	0	5340D
181 days < 1 yr.			61,291,324	5343E	7,317,000	5342E	20,701,042	5341E	0	5340E
1-3 years			509,552,021	5343F	1,291,667	5342F	34,787,261	5341F	0	5340F
> 3 years			1,343,005,884	5343G	0	5342G	1,195	5341G	0	5340G
<b>TOTALS</b>	1,066,354,033	5343K	1,975,950,178	5343	123,312,189	5342	2,884,835,933	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
818,073,410	5350A	0	5350B	08/31/2018	5350C
577,759,329	5351A	0	5351B	06/28/2018	5351C
<b>1,775,832,739</b>	<b>5352A</b>	<b>0</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**

3,514,007,413	5353A	123,312,189	5353B	08/31/2018	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
<b>3,514,176,013</b>	<b>5359A</b>	<b>123,312,189</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)	465,884,230	5460A	477,974,555	5461A	(12,090,325)	5462A	1.840	5463A	2.180	5831A	0.410	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)	270,141,890	5460C	264,253,777	5461C	5,888,113	5462C	6.040	5463C	6.760	5831C	(0.130)	5464C
4. Private Student Loan ABS	2,915,568	5460D	2,878,445	5461D	37,123	5462D	1.960	5463D	1.960	5831D	0.010	5464D
5. Auto Loan/Lease ABS	55,835,882	5460E	56,062,379	5461E	(226,497)	5462E	1.280	5463E	1.280	5831E	0.000	5464E
6. Credit Card ABS	175,837,883	5460F	176,316,052	5461F	(478,169)	5462F	3.410	5463F	3.410	5831F	0.000	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	376,498,575	5460H	377,952,129	5461H	(1,453,554)	5462H	3.010	5463H	3.010	5831H	0.170	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	1,611,353,296	5460K	1,615,210,714	5461K	(3,857,418)	5462K	1.070	5463K	1.280	5831K	0.050	5464K
<b>TOTAL</b>	<b>2,958,467,324</b>	<b>5460</b>	<b>2,970,648,051</b>	<b>5461</b>	<b>(12,180,727)</b>	<b>5462</b>	<b>2.060</b>	<b>5463</b>	<b>2.290</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)	303,049,281	5500Q	3,030,492,810	5466A	1,608,452,952	5467A	1,000%	5468A	50%	5469A
2. Commercial MBS	303,049,281	5500Q	909,147,843	5466B	482,535,886	5467B	300%	5468B	15%	5469B
3. FFELP Student Loan Asset-Backed Securities (ABS)	303,049,281	5500Q	3,030,492,810	5466C	1,608,452,952	5467C	1,000%	5468C	50%	5469C
4. Private Student Loan ABS	303,049,281	5500Q	1,515,246,405	5466D	804,226,476	5467D	500%	5468D	25%	5469D
5. Auto Loan/Lease ABS	303,049,281	5500Q	1,515,246,405	5466E	804,226,476	5467E	500%	5468E	25%	5469E
6. Credit Card ABS	303,049,281	5500Q	1,515,246,405	5466F	804,226,476	5467F	500%	5468F	25%	5469F
7. Other ABS, Not Listed in Items 3 to 6	303,049,281	5500Q	1,515,246,405	5466G	804,226,476	5467G	500%	5468G	25%	5469G
8. Corporate Debt Obligations	303,049,281	5500Q	3,030,492,810	5466H	1,608,452,952	5467H	1,000%	5468H	50%	5469H
9. Municipal Securities	303,049,281	5500Q	3,030,492,810	5466I	1,608,452,952	5467I	1,000%	5468I	50%	5469I
10. Registered Investment Companies	303,049,281	5500Q	3,030,492,810	5466J	1,608,452,952	5467J	1,000%	5468J	50%	5469J
11. All Other Investments Not Listed in Items 1 through 10	303,049,281	5500Q	303,049,281	5466K	160,845,295	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	877,611,394	5802A	0	5803A	0	5804A	0	5805A	0	5807A	0	5809A	0	5811A
2)	SBA Investments	5801B	466,591,507	5802B	0	5803B	0	5804B	0	5805B	0	5807B	0	5809B	0	5811B
3)	NGN Investments	5801C	306,543,144	5802C	0	5803C	0	5804C	0	5805C	0	5807C	0	5809C	0	5811C
4)	US Bank National Association	5801D	0	5802D	142,051,834	5803D	0	5804D	0	5805D	142,051,834	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)	American Express Credit Account Master Trust	5801J	0	5802J	48,000,000	5803J	0	5804J	0	5805J	48,000,000	5807J	0	5809J	0	5811J
11)	Berkshire Hathaway	5801K	0	5802K	40,000,000	5803K	0	5804K	40,000,000	5805K	0	5807K	0	5809K	0	5811K
12)	The Coca-Cola Company	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>			1,650,746,045	5802	673,657,834	5803	0	5804	388,905,000	5805	284,752,834	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
08/31/2018	5507
322,119,000	5508
9.99%	5509
-1.65%	5510
0.00%	5511

**2. WAL**

- a. Effective WAL of Assets
- b. Effective WAL of Investments
- c. Effective WAL of Liabilities
- d. Effective WAL of Loans

	Acct Code
1.980	5360
2.060	5361
0.060	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
88,997,985	6693
0	5500B
88,997,985	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

303,029,281	5506A
88,997,985	6693
220,349,122	6062
0	5562
6,317,826	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
303,049,281	5500Q
303,029,281	5506A
20,000	6060
0	5565

**7. Summary of Calculated Regulatory Ratios**

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

	Acct Code
9.14%	6000A
32.97%	5505
32.97%	5506
2.68%	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
2,778,215,109	5544A
3,315,417,284	5544B
3,315,417,284	6061
919,230,782	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
88,997,985	6693
197,742,941	6697
108,744,956	6001C

4. MDANA
5. 2% of MDANA

3,315,417,284	5544B
66,308,346	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

3,315,417,284	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	1,066,354,033	5378	879,016,987	5814A	187,337,045	5815A	0	5816A	0	5817A	0	5818A
2. Loans (Net)	123,312,189	5407	0	5814B	123,312,189	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	1,896,670,018	5451	779,354,741	5814D	57,269,660	5815D	112,569,538	5816D	947,476,081	5817D	0	5818D
5. Total Securities in Trading Portfolio	0	5452	0	5814E	0	5815E	0	5816E	0	5817E	0	5818E
6. Other Investments	79,280,160	5940	4,200,000	5814F	40,415,600	5815F	0	5816F	34,664,561	5817F	0	5818F
7. Derivative Contracts	0	5436	0	5814G	0	5815G	0	5816G	0	5817G	0	5818G
8. Fixed Assets (Net)	9,857,799	5472	0	5814H	0	5815H	0	5816H	9,857,798	5817H	0	5818H
9. Accrued Income and Other Assets	41,431,705	5902A	0	5814I	0	5815I	0	5816I	41,431,705	5817I	0	5818I
10. Total Balance Sheet Items (1 - 9)	3,216,905,904	5813	1,662,571,728	5814	408,334,494	5815	112,569,538	5816	1,033,430,145	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)	3,514,007,413	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)	3,514,176,013	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)							1,662,571,728	5822J	408,334,494	5823J	112,569,538	5824J	1,033,430,145	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	81,666,899	5823L	56,284,769	5824L	1,033,430,145	5825L	0	5826L
23. Total Risk-Weights Assets (sum 21C, D, E, & F)															1,171,381,813	5829

**CUSO AND MISCELLANEOUS**

**CREDIT UNION SERVICE ORGANIZATIONS (CUSO)**

1. List the net income attributed to consolidated CUSO activity

Amount	Acct Code
(124,957)	6050

2. List the net assets attributed to consolidated CUSO activity

16,519,906	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)

6,067,826	6055
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**MISCELLANEOUS**

1. Number of credit union members

Value	Acct Code
740	5546

2. Number of non-credit union members

42	6000J
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3. Number of all current members

782	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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