



Where Credit Unions Belong

NCUA 5310 Report

January 2019

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
545,989,293	5378
43,892,279	5370
359,614,311	5371
142,482,703	5424A
0	5425A
0	5441
0	5424D
0	5425D
0	5374
0	5375
0	5376
0	5424E
0	5425E

1,879,410,716	5439
0	5450A
1,793,427,249	5451
0	5452
0	5436
6,471,727	5900
28,398,140	5437
0	5426
13,872,000	5424B
0	5425B
37,241,600	6694

110,354,315	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
99,836,617	5385	0	5391	99,836,617	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
10,517,698	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

9,231,699	5472
6,386,953	5472A
1,936,459	5472B
361,730	5472C
546,557	5472D
0	5472E
0	5472F

5. Goodwill and Intangibles

- a. Goodwill
- b. Intangibles

10,092,444	5901
3,401,412	5474
6,691,032	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

27,163,580	5902
92,856	5473A
6,017,405	5473B
0	5473C
19,503,369	5476
1,549,950	5477

TOTAL ASSETS

2,582,242,047	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
12,075,334	5480
1,654,050	5481
759,950	5482
0	5483
0	5484
4,986,236	5485
19,475,570	5610

SHARES AND EQUITY

14. TOTAL SHARES

2,247,640,067	5903
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Member

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

1,822,678,302	5490A
0	5904
261,235,135	5490B
0	5490H
1,010	5490I
2,083,914,447	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	

24,763,380	5493A
138,962,240	5493B
0	5493C
0	5493D
163,725,620	5493

STATEMENT OF FINANCIAL CONDITION (CONTINUED)

SHARES AND EQUITY (CONTINUED)

15. MEMBER CAPITAL

- a. Perpetual Contributed Capital (PCC)- Members
- b. PCC-Nonmembers

Amount	Acct Code
221,221,629	5500J
27,493	5500J1

c. Non-Perpetual Capital Accounts (NCA)

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

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

0	5500B
92,202,829	5500H
0	5500C
0	5500D
0	6001H
3,439,613	5500E
0	5500F
(1,785,154)	5500G
0	5500I

TOTAL LIABILITIES, SHARES, AND EQUITY

2,582,242,047	5630
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25. **Total Insured Shares (\$250,000 Insurable Limit)**

145,845,476	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
6,315,453	5300
1,227,615	5301
54,582	5302
0	5930
0	5306
1,227,958	5307
0	5309
0	5310
748,766	5311
245,375	5312
1,390,396	5313
0	5314
1,180,027	5315
0	5316
0	5317
240,734	5318

2. Loan Interest Income

252,002	5100
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TOTAL INTEREST INCOME

6,567,455	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

3,568,922	5323
3,563,776	5323A
5,146	5323B
0	5322D

NET INTEREST INCOME

2,998,533	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

1,392,712	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
3,462,964	5331
2,191,885	5324
17,197	5325A
419,087	6063
15,006	6064
16,142	5325B
0	6065
129,812	5326C
0	5170
0	5180
0	5190
5,025	5195
668,810	5330

OTHER EXPENSE/INCOME ITEMS

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

192,215	6059
33,520	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**

769,586	5205
0	5210
0	5220
769,586	5225
376,040	5230
393,546	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	493,263,212	6100B	493,263,212	6100C	0	6100D
0	6101	0	6101A	20,229,300	6101B	20,229,300	6101C	0	6101D

GOVERNMENT AND AGENCY MORTGAGE RELATED ISSUES

- 3. a. CMOs/REMICs
- b. Mortgage Backed Pass Throughs
- c. Asset Backed Securities
- d. NCUA Guaranteed Notes (NGN Notes)
- e. Other

SUBTOTAL

0	6102	0	6102A	28,184,424	6102B	28,184,424	6102C	0	6102D
0	6103	0	6103A	2,297,691	6103B	2,297,691	6103C	0	6103D
0	6104	0	6104A	3,407,281	6104B	3,407,281	6104C	0	6104D
0	6105	0	6105A	281,059,204	6105B	281,059,204	6105C	0	6105D
0	6106	0	6106A	0	6106B	0	6106C	0	6106D
0	6107	0	6107A	314,948,600	6107B	314,948,600	6107C	0	6107D

PRIVATELY ISSUED MORTGAGE RELATED ISSUES

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

SUBTOTAL

0	6108	0	6108A	41,549,860	6108B	41,549,860	6108C	0	6108D
0	6109	0	6109A	0	6109B	0	6109C	0	6109D
0	6110	0	6110A	0	6110B	0	6110C	0	6110D
0	6111	0	6111A	41,549,860	6111B	41,549,860	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	159,142,880	6112B	159,142,880	6112C	0	6112D
0	6113	0	6113A	61,169,184	6113B	61,169,184	6113C	0	6113D
0	6114	0	6114A	53,884,330	6114B	53,884,330	6114C	0	6114D
0	6115	0	6115A	219,133,574	6115B	219,133,574	6115C	0	6115D
0	6116	0	6116A	2,597,883	6116B	2,597,883	6116C	0	6116D
0	6117	0	6117A	0	6117B	0	6117C	0	6117D
0	6118	0	6118A	495,927,851	6118B	495,927,851	6118C	0	6118D

- 6. *Commercial Mortgage Backed Securities (CMBS)*

0	6119	0	6119A	0	6119B	0	6119C	0	6119D
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- 7. *Mutual Funds*

0	6120	0	6120A	0	6120B	0	6120C	0	6120D
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COMMERCIAL DEBT OBLIGATIONS

- 8. a. Commercial Paper
- b. Notes
- c. Bonds
- d. Other

SUBTOTAL

0	6121	0	6121A	29,708,008	6121B	29,708,008	6121C	0	6121D
0	6122	0	6122A	397,800,418	6122B	397,800,418	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	427,508,426	6125B	427,508,426	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	1,793,427,249	6127B	1,793,427,249	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	113,012,032	5366
3. Total Secured Borrowings	0	5367
4. Market Value of investments that fail to meet the requirements of Part 704 for your corporate's investment authority. (List both those included in investment action plans and those within the 30-day reporting period)	33,963,345	5440
5. Book Value of the Aggregate of Investments with Unmatched Embedded Options	1,791,772,790	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	1,438,640	6001P
c. Other Assets	26,959,500	6002C
1. Split Dollar Collateral Assignment Arrangements	26,959,500	6002D
2. Endorsement Split Dollar Arrangements	0	6002E
3. Other Insurance	0	6002F
4. Other Non-insurance	0	6002G
TOTAL	28,398,140	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
17,551,000	5408
203,900,000	5409
10,517,698	5411
57,245,790	5412
17,395,000	5413

DELINQUENT LOANS

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

TOTAL DELINQUENT LOANS

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

LOAN CHARGE OFFS AND RECOVERIES (THIS MONTH)

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

TOTAL LOANS CHARGED OFF & RECOVERED

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

LIQUIDITY REPORT

1. REMAINING MATURITY SCHEDULE

MATURITY	Assets					Liabilities				
	Cash	Acct Code	Investments	Acct Code	Loans	Acct Code	Shares	Acct Code	Borrowings	Acct Code
1- day	545,989,283	5343H	16,381,522	5343A	38,985,981	5342A	1,982,048,373	5341A	0	5340A
2-30 days	0	5343I	496,000	5343B	26,169,000	5342B	123,217,999	5341B	0	5340B
31-90 days	0	5343J	10,188,550	5343C	39,756,000	5342C	48,624,839	5341C	0	5340C
91-180 days			30,661,113	5343D	2,810,000	5342D	23,818,989	5341D	0	5340D
181 days < 1 yr.			126,721,177	5343E	1,050,000	5342E	39,154,806	5341E	0	5340E
1-3 years			459,006,616	5343F	1,583,334	5342F	30,773,881	5341F	0	5340F
> 3 years			1,235,955,738	5343G	0	5342G	1,180	5341G	0	5340G
TOTALS	545,989,283	5343K	1,879,410,716	5343	110,354,315	5342	2,247,640,067	5341	0	5340

2. LIQUIDITY COMMITMENTS

INFLOWS

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

TOTALS

Contractual Amount	Acct Code	Outstanding Amount	Acct Code	Last Test Date	Acct Code
0	5344A	0	5344B	01/27/2011	5344C
0	5345A	0	5345B	09/21/2011	5345C
0	5346A	0	5346B	N/A	5346C
0	5347A	0	5347B	N/A	5347C
130,000,000	5348A	0	5348B	12/19/2018	5348C
175,000,000	5349A	0	5349B	12/19/2018	5349C
803,430,543	5350A	0	5350B	01/23/2019	5350C
559,455,398	5351A	0	5351B	12/20/2018	5351C
1,667,885,941	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

3,611,106,749	5353A	110,354,315	5353B	01/31/2019	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
3,611,275,349	5359A	110,354,315	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)	401,568,467	5460A	410,382,790	5461A	(8,814,323)	5462A	1.430	5463A	1.860	5831A	0.310	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)	225,757,843	5460C	219,133,574	5461C	6,624,269	5462C	7.430	5463C	7.810	5831C	(0.040)	5464C
4. Private Student Loan ABS	2,640,395	5460D	2,597,883	5461D	42,512	5462D	2.010	5463D	2.510	5831D	0.100	5464D
5. Auto Loan/Lease ABS	61,013,660	5460E	61,169,184	5461E	(155,524)	5462E	0.810	5463E	0.810	5831E	0.800	5464E
6. Credit Card ABS	159,356,250	5460F	159,142,880	5461F	213,370	5462F	3.610	5463F	3.610	5831F	0.070	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	427,188,379	5460H	427,508,426	5461H	(320,047)	5462H	2.460	5463H	2.460	5831H	0.160	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	1,074,109,088	5460K	1,073,353,804	5461K	755,284	5462K	1.140	5463K	1.520	5831K	0.210	5464K
TOTAL	2,351,634,082	5460	2,353,288,541	5461	(1,654,459)	5462	2.210	5463	2.500	5831	0.200	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)	307,000,224	5500Q	3,070,002,240	5466A	1,291,121,024	5467A	1,000%	5468A	50%	5469A
2. Commercial MBS	307,000,224	5500Q	921,000,672	5466B	387,336,307	5467B	300%	5468B	15%	5469B
3. FFELP Student Loan Asset-Backed Securities (ABS)	307,000,224	5500Q	3,070,002,240	5466C	1,291,121,024	5467C	1,000%	5468C	50%	5469C
4. Private Student Loan ABS	307,000,224	5500Q	1,535,001,120	5466D	645,560,512	5467D	500%	5468D	25%	5469D
5. Auto Loan/Lease ABS	307,000,224	5500Q	1,535,001,120	5466E	645,560,512	5467E	500%	5468E	25%	5469E
6. Credit Card ABS	307,000,224	5500Q	1,535,001,120	5466F	645,560,512	5467F	500%	5468F	25%	5469F
7. Other ABS, Not Listed in Items 3 to 6	307,000,224	5500Q	1,535,001,120	5466G	645,560,512	5467G	500%	5468G	25%	5469G
8. Corporate Debt Obligations	307,000,224	5500Q	3,070,002,240	5466H	1,291,121,024	5467H	1,000%	5468H	50%	5469H
9. Municipal Securities	307,000,224	5500Q	3,070,002,240	5466I	1,291,121,024	5467I	1,000%	5468I	50%	5469I
10. Registered Investment Companies	307,000,224	5500Q	3,070,002,240	5466J	1,291,121,024	5467J	1,000%	5468J	50%	5469J
11. All Other Investments Not Listed in Items 1 through 10	307,000,224	5500Q	307,000,224	5466K	129,112,102	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	493,710,761	5802A	0	5803A	0	5804A	0	5805A	0	5807A	0	5809A	0	5811A
2)	FED RESERVE BANKS	5801B	359,614,311	5802B	0	5803B	0	5804B	0	5805B	0	5807B	0	5809B	0	5811B
3)	NGN Investments	5801C	280,459,970	5802C	0	5803C	0	5804C	0	5805C	0	5807C	0	5809C	0	5811C
4)	US Bank National Association	5801D	0	5802D	142,482,703	5803D	0	5804D	0	5805D	142,482,703	5807D	0	5809D	0	5811D
5)	Citibank Credit Card Issuance Trust	5801E	0	5802E	104,444,000	5803E	0	5804E	0	5805E	104,444,000	5807E	0	5809E	0	5811E
6)	New York Life Global Funding	5801F	0	5802F	70,000,000	5803F	0	5804F	70,000,000	5805F	0	5807F	0	5809F	0	5811F
7)	Branch Banking & Trust	5801G	0	5802G	60,000,000	5803G	0	5804G	60,000,000	5805G	0	5807G	0	5809G	0	5811G
8)	Morgan Stanley	5801H	0	5802H	55,000,000	5803H	0	5804H	55,000,000	5805H	0	5807H	0	5809H	0	5811H
9)	Ford Credit Floorplan Master Owner Trust	5801I	0	5802I	42,189,000	5803I	0	5804I	0	5805I	42,189,000	5807I	0	5809I	0	5811I
10)	JPMorgan Chase Bank N.A.	5801J	0	5802J	38,228,350	5803J	0	5804J	16,000,000	5805J	22,228,350	5807J	0	5809J	0	5811J
11)	Bank of America Corp	5801K	0	5802K	37,950,000	5803K	0	5804K	37,950,000	5805K	0	5807K	0	5809K	0	5811K
12)	Goldman Sachs	5801L	0	5802L	35,785,000	5803L	0	5804L	35,785,000	5805L	0	5807L	0	5809L	0	5811L
13)	JPMorgan Chase & Co.	5801M	0	5802M	35,223,000	5803M	0	5804M	35,223,000	5805M	0	5807M	0	5809M	0	5811M
14)	Berkshire Hathaway	5801N	0	5802N	30,000,000	5803N	0	5804N	30,000,000	5805N	0	5807N	0	5809N	0	5811N
15)	Discover Card Execution Note Trust	5801P	0	5802P	26,445,000	5803P	0	5804P	0	5805P	26,445,000	5807P	0	5809P	0	5811P
TOTALS			1,133,785,042	5802	677,747,053	5803	0	5804	339,958,000	5805	337,789,053	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
01/31/2019	5507
319,735,000	5508
12.47%	5509
-4.13%	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
2.120	5360
2.210	5361
0.040	5362
0.130	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
92,202,829	6693
0	5500B
92,202,829	5500H
0	5500C
0	5500I
0	5500D

- 4. **Tier 1 Capital**
 - a. Retained Earnings
 - b. Allowable Perpetual Contributed Capital (PCC)
 - c. The corporate's intangible assets that exceed one half percent of its moving daily average net assets
 - d. The corporate's investments, both equity and debt, in unconsolidated CUSOs
 - e. PCC contributed to another corporate credit union and NCA maintained at another credit union

306,980,224	5506A
92,202,829	6693
221,249,122	6062
0	5562
6,471,727	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
307,000,224	5500Q
306,980,224	5506A
20,000	6060
0	5565

7. Summary of Calculated Regulatory Ratios

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

	Acct Code
10.41%	6000A
33.89%	5505
33.89%	5506
3.13%	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
2,618,998,407	5544A
2,947,486,173	5544B
2,947,486,173	6061
905,781,638	5544C

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

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

23,506,181	6695
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PCC CALCULATION

A. Is the Retained Earnings Ratio above 2.50%?

YES	6696
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Yes and all PCC is included in Tier 1 Capital and the calculation below is not applicable
 No, Refer to Section B below for PCC to be included in Tier 1 Capital

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

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

Amount	Acct Code
92,202,829	6693
197,742,941	6697
105,540,112	6001C

- 4. MDANA
- 5. 2% of MDANA

2,947,486,173	5544B
58,949,723	6002B

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

0	6001E
221,249,122	6062

- 8. MDANA Less Excluded PCC

2,947,486,173	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	545,989,293	5378	360,093,934	5814A	185,859,359	5815A	0	5816A	0	5817A	0	5818A
2. Loans (Net)	110,354,315	5407	0	5814B	110,354,315	5815B	0	5816B	0	5817B	0	5818B
3. Total Securities Held to Maturity	0	5450A	774,322,416	5814C	54,118,696	5815C	95,434,190	5816C	869,551,947	5817C	0	5818C
4. Total Securities Available for Sale	1,793,427,249	5451	0	5814D	0	5815D	0	5816D	0	5817D	0	5818D
5. Total Securities in Trading Portfolio	0	5452	0	5814E	0	5815E	0	5816E	0	5817E	0	5818E
6. Other Investments	85,983,467	5940	9,904,000	5814F	40,959,600	5815F	0	5816F	35,119,867	5817F	0	5818F
7. Derivative Contracts	0	5436	0	5814G	0	5815G	0	5816G	0	5817G	0	5818G
8. Fixed Assets (Net)	9,231,699	5472	0	5814H	0	5815H	0	5816H	9,231,699	5817H	0	5818H
9. Accrued Income and Other Assets	37,256,024	5902A	0	5814I	0	5815I	0	5816I	37,256,024	5817I	0	5818I
10. Total Balance Sheet Items (1 - 9)	2,582,242,047	5813	1,144,320,350	5814	391,291,970	5815	95,434,190	5816	951,159,537	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)	3,611,106,749	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)	3,611,275,349	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)							1,144,320,350	5822J	391,291,970	5823J	95,434,190	5824J	951,159,537	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	78,258,394	5823L	47,717,095	5824L	951,159,537	5825L	0	5826L
23. Total Risk-Weights Assets (sum 21C, D, E, & F)															1,077,135,026	5829

CUSO AND MISCELLANEOUS

CREDIT UNION SERVICE ORGANIZATIONS (CUSO)

1. List the net income attributed to consolidated CUSO activity

Amount	Acct Code
(200,217)	6050

2. List the net assets attributed to consolidated CUSO activity

14,442,100	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)

6,221,727	6055
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MISCELLANEOUS

1. Number of credit union members

Value	Acct Code
734	5546

2. Number of non-credit union members

41	6000J
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3. Number of all current members

775	5545
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4. Does the corporate share expenses with an affiliated group

No	5549
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5. Number of full-time employees or full-time equivalents

182	564A
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6. Number of part-time employees

10	564B
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