

**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
1,383,000,573	5378
38,906,223	5370
1,198,871,486	5371
145,222,864	5424A
0	5425A
0	5441
0	5424D
0	5425D
0	5374
0	5375
0	5376
0	5424E
0	5425E

2,674,985,170	5439
0	5450A
2,606,716,010	5451
0	5452
0	5436
6,672,347	5900
29,110,413	5437
0	5426
15,853,000	5424B
0	5425B
16,633,400	6694

60,064,926	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
22,553,206	5385	0	5391	22,553,206	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
9,335	5398
0	5399
37,502,385	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

9,507,469	5472
6,529,380	5472A
2,105,498	5472B
370,156	5472C
502,435	5472D
0	5472E
0	5472F

5. Goodwill and Intangibles

- a. Goodwill
- b. Intangibles

8,293,889	5901
3,401,412	5474
4,892,477	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

27,995,681	5902
107,179	5473A
7,104,895	5473B
0	5473C
19,205,598	5476
1,578,009	5477

**TOTAL ASSETS**

4,163,847,708	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
21,953,693	5480
670,919	5481
900,574	5482
0	5483
0	5484
5,207,749	5485
<b>28,732,935</b>	<b>5610</b>

## SHARES AND EQUITY

## 14. TOTAL SHARES

3,801,993,043	5903
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## Member

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

3,364,447,826	5490A
0	5904
328,100,130	5490B
0	5490H
1,035	5490I
<b>3,692,548,991</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	

13,859,922	5493A
95,584,130	5493B
0	5493C
0	5493D
<b>109,444,052</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
223,021,629	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
100,605,822	5500H
0	5500C
0	5500D
0	6001H
9,259,368	5500E
0	5500F
187,418	5500G
0	5500I

**TOTAL LIABILITIES, SHARES, AND EQUITY**

4,163,847,708	5630
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25. **Total Insured Shares (\$250,000 Insurable Limit)**

159,041,003	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
6,834,992	5300
1,663,952	5301
141,418	5302
0	5930
1,264	5306
1,263,622	5307
0	5309
0	5310
787,222	5311
129,306	5312
1,526,702	5313
0	5314
1,218,440	5315
0	5316
0	5317
103,066	5318

- 2. Loan Interest Income

139,618	5100
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**TOTAL INTEREST INCOME**

6,974,610	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

3,530,477	5323
3,530,477	5323A
0	5323B
0	5322D

**NET INTEREST INCOME**

3,444,133	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

1,438,976	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
3,208,836	5331
1,855,725	5324
56,616	5325A
337,699	6063
15,497	6064
49,841	5325B
0	6065
99,970	5326C
0	5170
0	5180
0	5190
4,376	5195
789,112	5330

**OTHER EXPENSE/INCOME ITEMS**

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

170,290	6059
14,865	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**

1,518,848	5205
0	5210
0	5220
1,518,848	5225
321,044	5230
1,197,804	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	866,606,853	6100B	866,606,853	6100C	0	6100D
0	6101	0	6101A	90,240,800	6101B	90,240,800	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	192,165,338	6102B	192,165,338	6102C	0	6102D
0	6103	0	6103A	1,888,451	6103B	1,888,451	6103C	0	6103D
0	6104	0	6104A	3,046,007	6104B	3,046,007	6104C	0	6104D
0	6105	0	6105A	229,426,817	6105B	229,426,817	6105C	0	6105D
0	6106	0	6106A	0	6106B	0	6106C	0	6106D
0	6107	0	6107A	426,526,613	6107B	426,526,613	6107C	0	6107D

**PRIVATELY ISSUED MORTGAGE RELATED ISSUES**

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

**SUBTOTAL**

0	6108	0	6108A	27,728,403	6108B	27,728,403	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	27,728,403	6111B	27,728,403	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	183,288,326	6112B	183,288,326	6112C	0	6112D
0	6113	0	6113A	157,116,861	6113B	157,116,861	6113C	0	6113D
0	6114	0	6114A	23,795,881	6114B	23,795,881	6114C	0	6114D
0	6115	0	6115A	194,384,403	6115B	194,384,403	6115C	0	6115D
0	6116	0	6116A	1,742,151	6116B	1,742,151	6116C	0	6116D
0	6117	0	6117A	0	6117B	0	6117C	0	6117D
0	6118	0	6118A	560,327,622	6118B	560,327,622	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	211,657,073	6121B	211,657,073	6121C	0	6121D
0	6122	0	6122A	423,628,646	6122B	423,628,646	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	635,285,719	6125B	635,285,719	6125C	0	6125D

- 9. *Municipal Securities*

0	6126	0	6126A	0	6126B	0	6126C	0	6126D
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**TOTAL**

0	6127	0	5450A	2,606,716,010	6127B	2,606,716,010	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	269,372,329	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)	0	5440
5. Book Value of the Aggregate of Investments with Unmatched Embedded Options	2,597,269,223	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	1,671,961	6001P
c. Other Assets	27,438,452	6002C
1. Split Dollar Collateral Assignment Arrangements	27,438,452	6002D
2. Endorsement Split Dollar Arrangements	0	6002E
3. Other Insurance	0	6002F
4. Other Non-insurance	0	6002G
<b>TOTAL</b>	<b>29,110,413</b>	<b>6002</b>



**ADDITIONAL LOAN INFORMATION**

**LOAN BACKGROUND INFORMATION**

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

Amount	Acct Code
1,000,000	5408
223,900,000	5409
37,511,720	5411
57,052,386	5412
9,630,000	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	1,383,000,573	5343H	2,831,394	5343A	39,213,259	5342A	3,461,439,782	5341A	0	5340A
2-30 days	0	5343I	35,015,400	5343B	0	5342B	73,740,474	5341B	0	5340B
31-90 days	0	5343J	322,420,638	5343C	0	5342C	58,900,634	5341C	0	5340C
91-180 days			44,101,117	5343D	4,190,000	5342D	78,533,743	5341D	0	5340D
181 days < 1 yr.			138,321,659	5343E	15,495,000	5342E	59,512,522	5341E	0	5340E
1-3 years			531,163,140	5343F	1,166,667	5342F	69,864,678	5341F	0	5340F
> 3 years			1,601,131,822	5343G	0	5342G	1,210	5341G	0	5340G
<b>TOTALS</b>	1,383,000,573	5343K	2,674,985,170	5343	60,064,926	5342	3,801,993,043	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
180,000,000	5348A	0	5348B	09/26/2019	5348C
250,000,000	5349A	0	5349B	09/25/2019	5349C
1,275,439,577	5350A	0	5350B	09/26/2019	5350C
549,124,958	5351A	0	5351B	09/26/2019	5351C
<b>2,254,564,535</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**

3,758,862,628	5353A	60,064,926	5353B	11/30/2019	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
<b>3,759,031,228</b>	<b>5359A</b>	<b>60,064,926</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)	470,708,910	5460A	478,050,896	5461A	(7,341,986)	5462A	1.220	5463A	1.660	5831A	0.170	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)	202,241,688	5460C	194,384,403	5461C	7,857,285	5462C	6.100	5463C	6.890	5831C	(0.130)	5464C
4. Private Student Loan ABS	1,761,062	5460D	1,742,151	5461D	18,911	5462D	1.060	5463D	1.420	5831D	0.020	5464D
5. Auto Loan/Lease ABS	156,995,348	5460E	157,116,861	5461E	(121,513)	5462E	1.620	5463E	1.620	5831E	0.630	5464E
6. Credit Card ABS	183,101,823	5460F	183,288,326	5461F	(186,503)	5462F	2.680	5463F	2.680	5831F	0.050	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	634,126,262	5460H	635,285,719	5461H	(1,159,457)	5462H	1.120	5463H	1.090	5831H	0.140	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	2,347,187,703	5460K	2,355,701,226	5461K	(8,513,523)	5462K	0.910	5463K	1.170	5831K	0.130	5464K
<b>TOTAL</b>	<b>3,996,122,796</b>	<b>5460</b>	<b>4,005,569,582</b>	<b>5461</b>	<b>(9,446,786)</b>	<b>5462</b>	<b>1.350</b>	<b>5463</b>	<b>1.600</b>	<b>5831</b>	<b>0.140</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)	317,002,597	5500Q	3,170,025,970	5466A	2,081,923,854	5467A	1,000%	5468A	50%	5469A
2. Commercial MBS	317,002,597	5500Q	951,007,791	5466B	624,577,156	5467B	300%	5468B	15%	5469B
3. FFELP Student Loan Asset-Backed Securities (ABS)	317,002,597	5500Q	3,170,025,970	5466C	2,081,923,854	5467C	1,000%	5468C	50%	5469C
4. Private Student Loan ABS	317,002,597	5500Q	1,585,012,985	5466D	1,040,961,927	5467D	500%	5468D	25%	5469D
5. Auto Loan/Lease ABS	317,002,597	5500Q	1,585,012,985	5466E	1,040,961,927	5467E	500%	5468E	25%	5469E
6. Credit Card ABS	317,002,597	5500Q	1,585,012,985	5466F	1,040,961,927	5467F	500%	5468F	25%	5469F
7. Other ABS, Not Listed in Items 3 to 6	317,002,597	5500Q	1,585,012,985	5466G	1,040,961,927	5467G	500%	5468G	25%	5469G
8. Corporate Debt Obligations	317,002,597	5500Q	3,170,025,970	5466H	2,081,923,854	5467H	1,000%	5468H	50%	5469H
9. Municipal Securities	317,002,597	5500Q	3,170,025,970	5466I	2,081,923,854	5467I	1,000%	5468I	50%	5469I
10. Registered Investment Companies	317,002,597	5500Q	3,170,025,970	5466J	2,081,923,854	5467J	1,000%	5468J	50%	5469J
11. All Other Investments Not Listed in Items 1 through 10	317,002,597	5500Q	317,002,597	5466K	208,192,385	5467K	100%	5468K	5%	5469K

**INVESTMENT ISSUER CONCENTRATION LIMITS**

<i>Obligors and Counterparties:</i>		Acct Code	Investments Exempt Under 704.6(b)	Acct Code	Investments Subject to 704.6(c)	Acct Code	Total Investments Limited to \$5 Million	Acct Code	Total Investments Limited to 25% of Capital	Acct Code	Total Investments Limited to 50% of Capital	Acct Code	Total Investments Limited to 100% of Capital	Acct Code	Total Investments Limited to 200% of Capital	Acct Code
1)	FED RESERVE BANKS	5801A	1,198,871,486	5802A	0	5803A	0	5804A	0	5805A	0	5807A	0	5809A	0	5811A
2)	SBA Investments	5801B	857,395,127	5802B	0	5803B	0	5804B	0	5805B	0	5807B	0	5809B	0	5811B
3)	NGN Investments	5801C	229,188,857	5802C	0	5803C	0	5804C	0	5805C	0	5807C	0	5809C	0	5811C
4)	US Bank National Association	5801D	0	5802D	145,222,864	5803D	0	5804D	0	5805D	145,222,864	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)	Toyota Motor Credit Corp	5801F	0	5802F	77,585,000	5803F	0	5804F	77,585,000	5805F	0	5807F	0	5809F	0	5811F
7)	Pfizer, Inc.	5801G	0	5802G	75,000,000	5803G	0	5804G	75,000,000	5805G	0	5807G	0	5809G	0	5811G
8)	New York Life Global Funding	5801H	0	5802H	70,000,000	5803H	0	5804H	70,000,000	5805H	0	5807H	0	5809H	0	5811H
9)	Nissan Master Owner Trust	5801I	0	5802I	68,985,000	5803I	0	5804I	68,985,000	5805I	0	5807I	0	5809I	0	5811I
10)	Discover Card Execution Note Trust	5801J	0	5802J	60,686,000	5803J	0	5804J	0	5805J	60,686,000	5807J	0	5809J	0	5811J
11)	Branch Banking & Trust	5801K	0	5802K	60,000,000	5803K	0	5804K	60,000,000	5805K	0	5807K	0	5809K	0	5811K
12)	Exxon Mobil Corporation	5801L	0	5802L	60,000,000	5803L	0	5804L	60,000,000	5805L	0	5807L	0	5809L	0	5811L
13)	The Coca Cola Company	5801M	0	5802M	47,350,000	5803M	0	5804M	47,350,000	5805M	0	5807M	0	5809M	0	5811M
14)	GMF Floorplan Owner Revolving Trust	5801N	0	5802N	44,080,000	5803N	0	5804N	44,080,000	5805N	0	5807N	0	5809N	0	5811N
15)	Ford Credit Floorplan Master Trust	5801P	0	5802P	43,788,000	5803P	0	5804P	43,788,000	5805P	0	5807P	0	5809P	0	5811P
<b>TOTALS</b>			2,285,455,470	5802	857,140,864	5803	0	5804	546,788,000	5805	310,352,864	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
11/30/2019	5507
335,530,000	5508
8.04%	5509
-4.49%	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
1.340	5360
1.350	5361
0.070	5362
0.340	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
100,605,822	6693
0	5500B
100,605,822	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

316,982,597	5506A
100,605,822	6693
223,049,122	6062
0	5562
6,672,347	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
317,002,597	5500Q
316,982,597	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
9.68%	6000A
30.14%	5505
30.15%	5506
3.07%	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
3,707,315,201	5544A
3,274,902,248	5544B
3,274,902,248	6061
1,051,578,052	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**

23,658,583	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
100,605,822	6693
199,390,539	6697
98,784,717	6001C

4. MDANA
5. 2% of MDANA

3,274,902,248	5544B
65,498,045	6002B

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

0	6001E
223,049,122	6062

8. MDANA Less Excluded PCC

3,274,902,248	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	1,383,000,573	5378	1,199,178,515	5814A	183,822,058	5815A	0	5816A	0	5817A	0	5818A
2. Loans (Net)	60,064,926	5407	0	5814B	60,064,926	5815B	0	5816B	0	5817B	0	5818B
3. Total Securities Held to Maturity	0	5450A	0	5814C	0	5815C	0	5816C	0	5817C	0	5818C
4. Total Securities Available for Sale	2,606,716,010	5451	1,096,033,671	5814D	287,340,595	5815D	51,524,284	5816D	1,171,817,460	5817D	0	5818D
5. Total Securities in Trading Portfolio	0	5452	0	5814E	0	5815E	0	5816E	0	5817E	0	5818E
6. Other Investments	68,269,160	5940	12,629,000	5814F	19,607,400	5815F	0	5816F	36,032,760	5817F	0	5818F
7. Derivative Contracts	0	5436	0	5814G	0	5815G	0	5816G	0	5817G	0	5818G
8. Fixed Assets (Net)	9,507,469	5472	0	5814H	0	5815H	0	5816H	9,507,469	5817H	0	5818H
9. Accrued Income and Other Assets	36,289,570	5902A	0	5814I	0	5815I	0	5816I	36,289,570	5817I	0	5818I
10. Total Balance Sheet Items (1 - 9)	4,163,847,708	5813	2,307,841,186	5814	550,834,979	5815	51,524,284	5816	1,253,647,259	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)	3,758,862,628	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)	3,759,031,228	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)							2,307,841,186	5822J	550,834,979	5823J	51,524,284	5824J	1,253,647,259	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	110,166,996	5823L	25,762,142	5824L	1,253,647,259	5825L	0	5826L
23. Total Risk-Weights Assets (sum 21C, D, E, & F)															1,389,576,397	5829



**CUSO AND MISCELLANEOUS**

**CREDIT UNION SERVICE ORGANIZATIONS (CUSO)**

1. List the net income attributed to consolidated CUSO activity

Amount	Acct Code
(223,257)	6050

2. List the net assets attributed to consolidated CUSO activity

12,572,347	6051
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3. Dollar amount of loans to corporate CUSOs

9,335	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)

6,422,347	6055
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**MISCELLANEOUS**

1. Number of credit union members

Value	Acct Code
726	5546

2. Number of non-credit union members

41	6000J
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3. Number of all current members

767	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

10	564B
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