

**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
1,204,085,455	5378
38,204,347	5370
1,024,672,831	5371
141,208,277	5424A
0	5425A
0	5441
0	5424D
0	5425D
0	5374
0	5375
0	5376
0	5424E
0	5425E

2,984,729,555	5439
0	5450A
2,918,564,030	5451
0	5452
0	5436
6,731,585	5900
29,254,940	5437
0	5426
15,853,000	5424B
0	5425B
14,326,000	6694

41,891,795	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
25,969,339	5385	0	5391	25,969,339	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
15,922,456	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

9,412,997	5472
6,496,362	5472A
2,052,722	5472B
364,002	5472C
499,911	5472D
0	5472E
0	5472F

5. Goodwill and Intangibles

- a. Goodwill
- b. Intangibles

7,941,956	5901
3,401,412	5474
4,540,544	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

29,582,969	5902
77,005	5473A
6,802,725	5473B
0	5473C
21,125,230	5476
1,578,009	5477

**TOTAL ASSETS**

4,277,644,727	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
19,073,529	5480
1,242,189	5481
451,250	5482
0	5483
0	5484
5,420,627	5485
<b>26,187,595</b>	<b>5610</b>

**SHARES AND EQUITY**

## 14. TOTAL SHARES

3,915,181,705	5903
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## Member

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

3,486,683,852	5490A
0	5904
324,154,788	5490B
0	5490H
1,030	5490I
<b>3,810,839,670</b>	<b>5490</b>

## From Other Corporate Credit Unions

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

0	5491A
0	5491B
0	5905
0	5491

## Other

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

11,886,037	5493A
92,455,998	5493B
0	5493C
0	5493D
<b>104,342,035</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
223,337,788	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
107,629,669	5500H
0	5500C
0	5500D
0	6001H
5,064,383	5500E
0	5500F
196,094	5500G
0	5500I

**TOTAL LIABILITIES, SHARES, AND EQUITY**

4,277,644,727	5630
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25. **Total Insured Shares (\$250,000 Insurable Limit)**

158,064,235	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
6,574,174	5300
1,636,343	5301
144,211	5302
0	5930
1,306	5306
1,243,094	5307
0	5309
0	5310
758,340	5311
75,852	5312
1,293,359	5313
0	5314
1,314,457	5315
0	5316
0	5317
107,212	5318

2. Loan Interest Income

108,314	5100
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**TOTAL INTEREST INCOME**

6,682,488	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

3,932,741	5323
3,932,741	5323A
0	5323B
0	5322D

**NET INTEREST INCOME**

2,749,747	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

1,480,437	5110
0	5120
0	5319
6,566,558	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
3,638,341	5331
2,239,519	5324
24,633	5325A
312,159	6063
15,286	6064
14,572	5325B
0	6065
68,342	5326C
0	5170
0	5180
0	5190
5,914	5195
957,916	5330

**OTHER EXPENSE/INCOME ITEMS**

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

175,967	6059
26,856	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**

7,009,290	5205
0	5210
0	5220
7,009,290	5225
284,756	5230
6,724,534	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	966,693,477	6100B	966,693,477	6100C	0	6100D
0	6101	0	6101A	80,172,200	6101B	80,172,200	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	210,615,060	6102B	210,615,060	6102C	0	6102D
0	6103	0	6103A	1,773,673	6103B	1,773,673	6103C	0	6103D
0	6104	0	6104A	2,948,022	6104B	2,948,022	6104C	0	6104D
0	6105	0	6105A	209,263,276	6105B	209,263,276	6105C	0	6105D
0	6106	0	6106A	0	6106B	0	6106C	0	6106D
0	6107	0	6107A	424,600,031	6107B	424,600,031	6107C	0	6107D

**PRIVATELY ISSUED MORTGAGE RELATED ISSUES**

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

**SUBTOTAL**

0	6108	0	6108A	4,141,385	6108B	4,141,385	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	4,141,385	6111B	4,141,385	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	253,485,581	6112B	253,485,581	6112C	0	6112D
0	6113	0	6113A	240,882,366	6113B	240,882,366	6113C	0	6113D
0	6114	0	6114A	11,149,095	6114B	11,149,095	6114C	0	6114D
0	6115	0	6115A	189,022,191	6115B	189,022,191	6115C	0	6115D
0	6116	0	6116A	1,439,258	6116B	1,439,258	6116C	0	6116D
0	6117	0	6117A	24,793,447	6117B	24,793,447	6117C	0	6117D
0	6118	0	6118A	720,771,938	6118B	720,771,938	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	286,910,989	6121B	286,910,989	6121C	0	6121D
0	6122	0	6122A	435,274,010	6122B	435,274,010	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	722,184,999	6125B	722,184,999	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	2,918,564,030	6127B	2,918,564,030	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	340,739,535	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	2,913,303,554	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	1,717,286	6001P
c. Other Assets	27,537,654	6002C
1. Split Dollar Collateral Assignment Arrangements	27,537,654	6002D
2. Endorsement Split Dollar Arrangements	0	6002E
3. Other Insurance	0	6002F
4. Other Non-insurance	0	6002G
<b>TOTAL</b>	29,254,940	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
1,000,000	5408
248,900,000	5409
15,922,456	5411
55,881,106	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	1,204,085,455	5343H	2,183,078	5343A	16,203,462	5342A	3,576,061,659	5341A	0	5340A
2-30 days	0	5343I	255,461,296	5343B	3,500,000	5342B	68,294,690	5341B	0	5340B
31-90 days	0	5343J	123,651,011	5343C	5,360,000	5342C	94,951,771	5341C	0	5340C
91-180 days			102,338,541	5343D	750,000	5342D	61,378,463	5341D	0	5340D
181 days < 1 yr.			300,255,983	5343E	15,495,000	5342E	35,123,490	5341E	0	5340E
1-3 years			697,666,885	5343F	583,333	5342F	79,370,432	5341F	0	5340F
> 3 years			1,503,172,761	5343G	0	5342G	1,200	5341G	0	5340G
<b>TOTALS</b>	1,204,085,455	5343K	2,984,729,555	5343	41,891,795	5342	3,915,181,705	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	12/17/2019	5348C
350,000,000	5349A	0	5349B	12/17/2019	5349C
1,313,270,062	5350A	0	5350B	12/17/2019	5350C
554,635,782	5351A	0	5351B	12/18/2019	5351C
<b>2,397,905,844</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**

3,827,782,699	5353A	41,891,795	5353B	01/31/2020	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>3,827,951,299</b>	<b>5359A</b>	<b>41,891,795</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)	439,466,665	5460A	439,890,511	5461A	(423,846)	5462A	1.150	5463A	1.540	5831A	0.140	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)	197,486,601	5460C	189,022,193	5461C	8,464,408	5462C	6.100	5463C	6.870	5831C	(0.080)	5464C
4. Private Student Loan ABS	1,446,002	5460D	1,439,258	5461D	6,744	5462D	0.950	5463D	1.280	5831D	0.100	5464D
5. Auto Loan/Lease ABS	240,047,316	5460E	240,882,365	5461E	(835,049)	5462E	1.380	5463E	1.380	5831E	0.760	5464E
6. Credit Card ABS	252,794,903	5460F	253,485,581	5461F	(690,678)	5462F	2.130	5463F	2.130	5831F	0.210	5464F
7. Other ABS, Not Listed in Items 3 to 6	24,793,375	5460G	24,793,375	5461G	0	5462G	0.480	5463G	0.480	5831G	0.480	5464G
8. Corporate Debt Obligations	720,646,039	5460H	722,185,071	5461H	(1,539,032)	5462H	1.160	5463H	1.160	5831H	0.150	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	2,256,561,107	5460K	2,266,804,131	5461K	(10,243,024)	5462K	0.900	5463K	1.220	5831K	0.180	5464K
<b>TOTAL</b>	<b>4,133,242,008</b>	<b>5460</b>	<b>4,138,502,485</b>	<b>5461</b>	<b>(5,260,477)</b>	<b>5462</b>	<b>1.320</b>	<b>5463</b>	<b>1.570</b>	<b>5831</b>	<b>0.190</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)	324,283,365	5500Q	3,242,833,650	5466A	2,138,822,364	5467A	1,000%	5468A	50%	5469A
2. Commercial MBS	324,283,365	5500Q	972,850,095	5466B	641,646,709	5467B	300%	5468B	15%	5469B
3. FFELP Student Loan Asset-Backed Securities (ABS)	324,283,365	5500Q	3,242,833,650	5466C	2,138,822,364	5467C	1,000%	5468C	50%	5469C
4. Private Student Loan ABS	324,283,365	5500Q	1,621,416,825	5466D	1,069,411,182	5467D	500%	5468D	25%	5469D
5. Auto Loan/Lease ABS	324,283,365	5500Q	1,621,416,825	5466E	1,069,411,182	5467E	500%	5468E	25%	5469E
6. Credit Card ABS	324,283,365	5500Q	1,621,416,825	5466F	1,069,411,182	5467F	500%	5468F	25%	5469F
7. Other ABS, Not Listed in Items 3 to 6	324,283,365	5500Q	1,621,416,825	5466G	1,069,411,182	5467G	500%	5468G	25%	5469G
8. Corporate Debt Obligations	324,283,365	5500Q	3,242,833,650	5466H	2,138,822,364	5467H	1,000%	5468H	50%	5469H
9. Municipal Securities	324,283,365	5500Q	3,242,833,650	5466I	2,138,822,364	5467I	1,000%	5468I	50%	5469I
10. Registered Investment Companies	324,283,365	5500Q	3,242,833,650	5466J	2,138,822,364	5467J	1,000%	5468J	50%	5469J
11. All Other Investments Not Listed in Items 1 through 10	324,283,365	5500Q	324,283,365	5466K	213,882,236	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	1,024,672,831	5802A	0	5803A	0	5804A	0	5805A	0	5807A	0	5809A	0	5811A	
2)	SBA Investment	5801B	955,596,113	5802B	0	5803B	0	5804B	0	5805B	0	5807B	0	5809B	0	5811B	
3)	NGN Investments	5801C	209,166,593	5802C	0	5803C	0	5804C	0	5805C	0	5807C	0	5809C	0	5811C	
4)	US Bank National Association	5801D	0	5802D	141,208,277	5803D	0	5804D	0	5805D	141,208,277	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)	The Coca Cola Company	5801G	0	5802G	77,350,000	5803G	0	5804G	77,350,000	5805G	0	5807G	0	5809G	0	5811G	
8)	American Express Credit Corp	5801H	0	5802H	75,000,000	5803H	0	5804H	75,000,000	5805H	0	5807H	0	5809H	0	5811H	
9)	Morgan Stanley	5801I	0	5802I	73,000,000	5803I	0	5804I	73,000,000	5805I	0	5807I	0	5809I	0	5811I	
10)	New York Life Global Funding	5801J	0	5802J	70,000,000	5803J	0	5804J	70,000,000	5805J	0	5807J	0	5809J	0	5811J	
11)	Nissan Master Owner Trust	5801K	0	5802K	68,985,000	5803K	0	5804K	68,985,000	5805K	0	5807K	0	5809K	0	5811K	
12)	GMF Floorplan Owner Revolving Trust	5801L	0	5802L	62,630,000	5803L	0	5804L	62,630,000	5805L	0	5807L	0	5809L	0	5811L	
13)	Discover Card Execution Note Trust	5801M	0	5802M	60,686,000	5803M	0	5804M	0	5805M	60,686,000	5807M	0	5809M	0	5811M	
14)	Ford Credit Floorplan Master Trust	5801N	0	5802N	52,978,000	5803N	0	5804N	52,978,000	5805N	0	5807N	0	5809N	0	5811N	
15)	Pfizer, Inc.	5801P	0	5802P	50,000,000	5803P	0	5804P	50,000,000	5805P	0	5807P	0	5809P	0	5811P	
<b>TOTALS</b>				2,189,435,537	5802	913,866,277	5803	0	5804	607,528,000	5805	306,338,277	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
01/31/2020	5507
337,966,000	5508
7.89%	5509
-6.69%	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
1.310	5360
1.320	5361
0.065	5362
0.330	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
107,629,669	6693
0	5500B
107,629,669	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

324,263,365	5506A
107,629,669	6693
223,365,281	6062
0	5562
6,731,585	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
324,283,365	5500Q
324,263,365	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
9.32%	6000A
28.26%	5505
28.26%	5506
3.09%	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
3,898,301,018	5544A
3,479,038,241	5544B
3,479,038,241	6061
1,147,447,316	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
107,629,669	6693
199,706,698	6697
92,077,029	6001C

- 4. MDANA
- 5. 2% of MDANA

3,479,038,241	5544B
69,580,765	6002B

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

0	6001E
223,365,281	6062

- 8. MDANA Less Excluded PCC

3,479,038,241	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	1,204,085,455	5378	1,025,054,328	5814A	179,031,127	5815A	0	5816A	0	5817A	0	5818A
2. Loans (Net)	41,891,795	5407	0	5814B	41,891,795	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	2,918,564,030	5451	1,175,956,753	5814D	295,508,955	5815D	15,290,480	5816D	1,431,807,842	5817D	0	5818D
5. Total Securities in Trading Portfolio	0	5452	0	5814E	0	5815E	0	5816E	0	5817E	0	5818E
6. Other Investments	66,165,525	5940	12,629,000	5814F	17,300,000	5815F	0	5816F	36,236,525	5817F	0	5818F
7. Derivative Contracts	0	5436	0	5814G	0	5815G	0	5816G	0	5817G	0	5818G
8. Fixed Assets (Net)	9,412,997	5472	0	5814H	0	5815H	0	5816H	9,412,997	5817H	0	5818H
9. Accrued Income and Other Assets	37,524,925	5902A	0	5814I	0	5815I	0	5816I	37,524,925	5817I	0	5818I
10. Total Balance Sheet Items (1 - 9)	4,277,644,727	5813	2,213,640,081	5814	533,731,877	5815	15,290,480	5816	1,514,982,289	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)	3,827,782,699	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)	3,827,951,299	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)							2,213,640,081	5822J	533,731,877	5823J	15,290,480	5824J	1,514,982,289	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	106,746,375	5823L	7,645,240	5824L	1,514,982,289	5825L	0	5826L
23. Total Risk-Weights Assets (sum 21C, D, E, & F)															1,629,373,904	5829



**CUSO AND MISCELLANEOUS**

**CREDIT UNION SERVICE ORGANIZATIONS (CUSO)**

1. List the net income attributed to consolidated CUSO activity

Amount	Acct Code
(168,477)	6050

2. List the net assets attributed to consolidated CUSO activity

12,430,044	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)

6,481,585	6055
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**MISCELLANEOUS**

1. Number of credit union members

Value	Acct Code
722	5546

2. Number of non-credit union members

41	6000J
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3. Number of all current members

763	5545
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4. Does the corporate share expenses with an affiliated group

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

179	564A
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6. Number of part-time employees

12	564B
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