

**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			
1,579,638,984	5378				
39,042,286	5370				
1,398,211,770	5371				
142,384,928	5424A				
0	5425A				
0	5441				
0	5424D				
0	5425D				
0	5374				
0	5375				
0	5376				
0	5424E				
0	5425E				
4,412,395,242	5439				
0	5450A				
4,301,968,160	5451				
0	5452				
0	5436				
7,197,328	5900				
31,747,894	5437				
0	5426				
19,192,000	5424B				
0	5425B				
52,289,860	6694				
39,420,208	5407				
0	5380				
0	5382				
Member CU	Acct Code	Non-Member CU	Acct Code	Total	Acct Code
19,162,856	5384	0	5390	19,162,856	6020
0	5385	0	5391	0	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
20,257,352	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

10,522,278	5472
6,348,336	5472A
3,370,742	5472B
323,346	5472C
479,854	5472D
0	5472E
0	5472F

5. Goodwill and Intangibles

- a. Goodwill
- b. Intangibles

6,515,583	5901
3,401,412	5474
3,114,171	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

22,105,021	5902
52,613	5473A
3,358,251	5473B
0	5473C
17,136,127	5476
1,558,030	5477

**TOTAL ASSETS**

6,070,597,316	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
5,093,118	5480
1,817,437	5481
50,502	5482
0	5483
0	5484
5,632,085	5485
12,593,142	5610

## SHARES AND EQUITY

## 14. TOTAL SHARES

5,705,983,327	5903
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## Member

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

5,444,062,696	5490A
0	5904
173,670,775	5490B
0	5490H
1,045	5490I
5,617,734,516	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	

4,352,908	5493A
83,895,903	5493B
0	5493C
0	5493D
88,248,811	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
223,177,757	5500J
187,524	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
115,845,896	5500H
0	5500C
0	5500D
0	6001H
12,954,867	5500E
0	5500F
(165,197)	5500G
0	5500I

**TOTAL LIABILITIES, SHARES, AND EQUITY**

6,070,597,316	5630
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25. **Total Insured Shares (\$250,000 Insurable Limit)**

147,888,531	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
2,583,574	5300
689,770	5301
186,584	5302
0	5930
1,833	5306
130,953	5307
0	5309
0	5310
320,436	5311
2,090	5312
736,904	5313
0	5314
439,514	5315
0	5316
0	5317
75,490	5318

2. Loan Interest Income

67,545	5100
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**TOTAL INTEREST INCOME**

2,651,119	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

438,605	5323
438,605	5323A
0	5323B
0	5322D

**NET INTEREST INCOME**

2,212,514	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

1,542,547	5110
0	5120
0	5319
3,750	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
3,412,633	5331
2,080,547	5324
91,305	5325A
393,403	6063
14,465	6064
63,106	5325B
0	6065
95,029	5326C
0	5170
0	5180
0	5190
5,524	5195
669,254	5330

**OTHER EXPENSE/INCOME ITEMS**

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

143,469	6059
16,254	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**

218,963	5205
0	5210
0	5220
218,963	5225
9,492	5230
209,471	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	1,186,838,115	6100B	1,186,838,115	6100C	0	6100D
0	6101	0	6101A	559,686,504	6101B	559,686,504	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	679,618,424	6102B	679,618,424	6102C	0	6102D
0	6103	0	6103A	51,391,823	6103B	51,391,823	6103C	0	6103D
0	6104	0	6104A	2,587,129	6104B	2,587,129	6104C	0	6104D
0	6105	0	6105A	144,202,545	6105B	144,202,545	6105C	0	6105D
0	6106	0	6106A	0	6106B	0	6106C	0	6106D
0	6107	0	6107A	877,799,921	6107B	877,799,921	6107C	0	6107D

**PRIVATELY ISSUED MORTGAGE RELATED ISSUES**

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

**SUBTOTAL**

0	6108	0	6108A	715,192	6108B	715,192	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	715,192	6111B	715,192	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	393,501,599	6112B	393,501,599	6112C	0	6112D
0	6113	0	6113A	361,661,909	6113B	361,661,909	6113C	0	6113D
0	6114	0	6114A	7,391,670	6114B	7,391,670	6114C	0	6114D
0	6115	0	6115A	209,716,610	6115B	209,716,610	6115C	0	6115D
0	6116	0	6116A	609,547	6116B	609,547	6116C	0	6116D
0	6117	0	6117A	72,932,342	6117B	72,932,342	6117C	0	6117D
0	6118	0	6118A	1,045,813,677	6118B	1,045,813,677	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	94,556,158	6121B	94,556,158	6121C	0	6121D
0	6122	0	6122A	536,558,593	6122B	536,558,593	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	631,114,751	6125B	631,114,751	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	4,301,968,160	6127B	4,301,968,160	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	410,454,818	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	3,422,775,284	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	1,857,864	6001P
c. Other Assets	29,890,030	6002C
1. Split Dollar Collateral Assignment Arrangements	29,890,030	6002D
2. Endorsement Split Dollar Arrangements	0	6002E
3. Other Insurance	0	6002F
4. Other Non-insurance	0	6002G
<b>TOTAL</b>	<b>31,747,894</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
54,148	5408
248,900,000	5409
20,257,352	5411
67,207,352	5412
15,985,000	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	1,579,638,984	5343H	42,819,992	5343A	20,311,875	5342A	5,527,103,163	5341A	0	5340A
2-30 days	0	5343I	39,325,879	5343B	6,000,000	5342B	12,999,885	5341B	0	5340B
31-90 days	0	5343J	380,000,331	5343C	1,000,000	5342C	23,098,681	5341C	0	5340C
91-180 days			175,769,525	5343D	2,108,333	5342D	36,361,444	5341D	0	5340D
181 days < 1 yr.			183,447,300	5343E	0	5342E	12,770,734	5341E	0	5340E
1-3 years			1,264,167,525	5343F	10,000,000	5342F	93,648,210	5341F	0	5340F
> 3 years			2,326,864,690	5343G	0	5342G	1,210	5341G	0	5340G
<b>TOTALS</b>	1,579,638,984	5343K	4,412,395,242	5343	39,420,208	5342	5,705,983,327	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
230,000,000	5348A	0	5348B	09/22/2020	5348C
375,000,000	5349A	0	5349B	09/21/2020	5349C
2,369,499,161	5350A	0	5350B	09/22/2020	5350C
1,199,583,029	5351A	0	5351B	09/22/2020	5351C
4,174,082,190	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**

3,914,414,595	5353A	39,420,208	5353B	10/31/2020	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
3,914,583,195	5359A	39,420,208	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)	832,715,828	5460A	835,923,093	5461A	(3,207,265)	5462A	1.840	5463A	2.440	5831A	(0.040)	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)	220,971,572	5460C	209,716,610	5461C	11,254,962	5462C	6.650	5463C	7.840	5831C	(0.470)	5464C
4. Private Student Loan ABS	613,638	5460D	609,547	5461D	4,091	5462D	0.780	5463D	0.990	5831D	(0.150)	5464D
5. Auto Loan/Lease ABS	360,179,200	5460E	361,661,909	5461E	(1,482,709)	5462E	1.610	5463E	1.610	5831E	0.860	5464E
6. Credit Card ABS	392,662,422	5460F	393,501,598	5461F	(839,176)	5462F	1.370	5463F	1.370	5831F	(0.370)	5464F
7. Other ABS, Not Listed in Items 3 to 6	72,940,713	5460G	72,940,713	5461G	0	5462G	0.430	5463G	0.430	5831G	0.280	5464G
8. Corporate Debt Obligations	628,896,361	5460H	631,106,380	5461H	(2,210,019)	5462H	1.150	5463H	1.150	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	3,421,649,101	5460K	3,437,958,655	5461K	(16,309,554)	5462K	0.800	5463K	1.040	5831K	(0.020)	5464K
<b>TOTAL</b>	<b>5,930,628,835</b>	<b>5460</b>	<b>5,943,418,505</b>	<b>5461</b>	<b>(12,789,670)</b>	<b>5462</b>	<b>1.290</b>	<b>5463</b>	<b>1.550</b>	<b>5831</b>	<b>(0.020)</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)	332,033,849	5500Q	3,320,338,490	5466A	3,035,298,658	5467A	1,000%	5468A	50%	5469A
2. Commercial MBS	332,033,849	5500Q	996,101,547	5466B	910,589,597	5467B	300%	5468B	15%	5469B
3. FFELP Student Loan Asset-Backed Securities (ABS)	332,033,849	5500Q	3,320,338,490	5466C	3,035,298,658	5467C	1,000%	5468C	50%	5469C
4. Private Student Loan ABS	332,033,849	5500Q	1,660,169,245	5466D	1,517,649,329	5467D	500%	5468D	25%	5469D
5. Auto Loan/Lease ABS	332,033,849	5500Q	1,660,169,245	5466E	1,517,649,329	5467E	500%	5468E	25%	5469E
6. Credit Card ABS	332,033,849	5500Q	1,660,169,245	5466F	1,517,649,329	5467F	500%	5468F	25%	5469F
7. Other ABS, Not Listed in Items 3 to 6	332,033,849	5500Q	1,660,169,245	5466G	1,517,649,329	5467G	500%	5468G	25%	5469G
8. Corporate Debt Obligations	332,033,849	5500Q	3,320,338,490	5466H	3,035,298,658	5467H	1,000%	5468H	50%	5469H
9. Municipal Securities	332,033,849	5500Q	3,320,338,490	5466I	3,035,298,658	5467I	1,000%	5468I	50%	5469I
10. Registered Investment Companies	332,033,849	5500Q	3,320,338,490	5466J	3,035,298,658	5467J	1,000%	5468J	50%	5469J
11. All Other Investments Not Listed in Items 1 through 10	332,033,849	5500Q	332,033,849	5466K	303,529,866	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 BANK	5801A	1,398,211,770	5802A	0	5803A	0	5804A	0	5805A	0	5807A	0	5809A	0	5811A
2)	SBA Investments	5801B	1,170,344,497	5802B	0	5803B	0	5804B	0	5805B	0	5807B	0	5809B	0	5811B
3)	NGN Investments	5801C	144,228,632	5802C	0	5803C	0	5804C	0	5805C	0	5807C	0	5809C	0	5811C
4)	Us Bank National Association	5801D	0	5802D	142,384,928	5803D	0	5804D	0	5805D	142,384,928	5807D	0	5809D	0	5811D
5)	Citibank Credit card Issuance Trust	5801E	0	5802E	130,279,000	5803E	0	5804E	0	5805E	130,279,000	5807E	0	5809E	0	5811E
6)	Freddie Mac 5031	5801F	96,509,474	5802F	0	5803F	0	5804F	0	5805F	0	5807F	0	5809F	0	5811F
7)	Nissan Master Owner Trust	5801G	0	5802G	82,800,000	5803G	0	5804G	82,800,000	5805G	0	5807G	0	5809G	0	5811G
8)	Morgan Stanley	5801H	0	5802H	79,913,000	5803H	0	5804H	79,913,000	5805H	0	5807H	0	5809H	0	5811H
9)	American Express Cred Account Master Trust	5801I	0	5802I	79,545,000	5803I	0	5804I	0	5805I	79,545,000	5807I	0	5809I	0	5811I
10)	Metlife Short Term Funding LLC	5801J	0	5802J	73,000,000	5803J	0	5804J	73,000,000	5805J	0	5807J	0	5809J	0	5811J
11)	Capital One Mult-asset Execution Trust	5801K	0	5802K	71,445,000	5803K	0	5804K	0	5805K	71,445,000	5807K	0	5809K	0	5811K
12)	New York Life Global Funding	5801L	0	5802L	70,000,000	5803L	0	5804L	70,000,000	5805L	0	5807L	0	5809L	0	5811L
13)	Discover Card Execution Note Trust	5801M	0	5802M	65,187,000	5803M	0	5804M	0	5805M	65,187,000	5807M	0	5809M	0	5811M
14)	Goldman Sachs Group	5801N	0	5802N	63,045,000	5803N	0	5804N	63,045,000	5805N	0	5807N	0	5809N	0	5811N
15)	Freddie Mac 4887	5801P	53,464,180	5802P	0	5803P	0	5804P	0	5805P	0	5807P	0	5809P	0	5811P
<b>TOTALS</b>			2,862,758,553	5802	857,598,928	5803	0	5804	368,758,000	5805	488,840,928	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
10/31/2020	5507
352,010,000	5508
5.79%	5509
-12.54%	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
1.282	5360
1.290	5361
0.035	5362
0.690	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
115,845,896	6693
0	5500B
115,845,896	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

332,013,849	5506A
115,845,896	6693
223,365,281	6062
0	5562
7,197,328	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
332,033,849	5500Q
332,013,849	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
6.65%	6000A
18.91%	5505
18.91%	5506
2.32%	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
5,650,622,555	5544A
4,995,765,968	5544B
4,995,765,968	6061
1,755,776,871	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**

24,472,503	6695
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**PCC CALCULATION**

A. Is the Retained Earnings Ratio above 2.50%?

NO	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
115,845,896	6693
198,892,778	6697
83,046,882	6001C

- 4. MDANA
- 5. 2% of MDANA

4,995,765,968	5544B
99,915,319	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

4,995,765,968	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	1,579,638,984	5378	1,398,769,027	5814A	180,869,957	5815A	0	5816A	0	5817A	0	5818A
2. Loans (Net)	39,420,208	5407	0	5814B	39,420,208	5815B	0	5816B	0	5817B	0	5818B
3. Total Securities Held to Maturity	0	5450A	1,331,040,661	5814C	1,293,283,881	5815C	8,106,862	5816C	1,669,536,756	5817C	0	5818C
4. Total Securities Available for Sale	4,301,968,160	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	110,427,082	5940	55,016,360	5814F	16,465,500	5815F	0	5816F	38,945,222	5817F	0	5818F
7. Derivative Contracts	0	5436	0	5814G	0	5815G	0	5816G	0	5817G	0	5818G
8. Fixed Assets (Net)	10,522,278	5472	0	5814H	0	5815H	0	5816H	10,522,278	5817H	0	5818H
9. Accrued Income and Other Assets	28,620,604	5902A	0	5814I	0	5815I	0	5816I	28,620,604	5817I	0	5818I
10. Total Balance Sheet Items (1 - 9)	6,070,597,316	5813	2,784,826,048	5814	1,530,039,546	5815	8,106,862	5816	1,747,624,860	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)	3,914,414,595	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)	3,914,583,195	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)							2,784,826,048	5822J	1,530,039,546	5823J	8,106,862	5824J	1,747,624,860	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	306,007,909	5823L	4,053,431	5824L	1,747,624,860	5825L	0	5826L
23. Total Risk-Weights Assets (sum 21C, D, E, & F)															2,057,686,200	5829



**CUSO AND MISCELLANEOUS**

**CREDIT UNION SERVICE ORGANIZATIONS (CUSO)**

1. List the net income attributed to consolidated CUSO activity

Amount	Acct Code
(159,330)	6050

2. List the net assets attributed to consolidated CUSO activity

15,435,744	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
500,000	6053

5. Investments in CUSOs - Wholly Owned or Influential Interest (Equity Method)

6,697,328	6055
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**MISCELLANEOUS**

1. Number of credit union members

Value	Acct Code
716	5546

2. Number of non-credit union members

41	6000J
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3. Number of all current members

757	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

181	564A
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6. Number of part-time employees

12	564B
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