

**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
824,430,068	5378
48,049,226	5370
635,572,686	5371
140,808,156	5424A
0	5425A
0	5441
0	5424D
0	5425D
0	5374
0	5375
0	5376
0	5424E
0	5425E

4,456,457,680	5439
0	5450A
4,341,499,053	5451
0	5452
0	5436
7,181,074	5900
31,702,827	5437
0	5426
23,408,000	5424B
0	5425B
52,666,726	6694

56,681,169	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
30,065,473	5385	0	5391	30,065,473	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
26,615,696	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

10,122,754	5472
6,364,706	5472A
2,960,202	5472B
309,853	5472C
487,993	5472D
0	5472E
0	5472F

5. Goodwill and Intangibles

- a. Goodwill
- b. Intangibles

6,659,051	5901
3,401,412	5474
3,257,639	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

20,329,983	5902
50,571	5473A
3,569,099	5473B
0	5473C
15,140,473	5476
1,569,840	5477

**TOTAL ASSETS**

5,374,680,705	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
48,241,693	5480
4,276,865	5481
64,090	5482
0	5483
0	5484
5,038,305	5485
<b>57,620,953</b>	<b>5610</b>

**SHARES AND EQUITY**

## 14. TOTAL SHARES

4,968,628,881	5903
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## Member

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

4,665,312,926	5490A
0	5904
187,538,775	5490B
0	5490H
1,050	5490I
<b>4,852,852,751</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

6,900,284	5493A
108,875,846	5493B
0	5493C
0	5493D
<b>115,776,130</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
223,177,757	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
115,636,424	5500H
0	5500C
0	5500D
0	6001H
9,708,922	5500E
0	5500F
(299,756)	5500G
0	5500I

**TOTAL LIABILITIES, SHARES, AND EQUITY**

5,374,680,705	5630
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25. **Total Insured Shares (\$250,000 Insurable Limit)**

150,988,607	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
2,901,857	5300
689,471	5301
182,408	5302
0	5930
1,773	5306
126,981	5307
0	5309
0	5310
423,633	5311
2,699	5312
787,743	5313
0	5314
609,556	5315
0	5316
0	5317
77,593	5318

2. Loan Interest Income

70,761	5100
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**TOTAL INTEREST INCOME**

2,972,618	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

460,884	5323
456,824	5323A
3,610	5323B
450	5322D

**NET INTEREST INCOME**

2,511,734	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

1,429,629	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
3,153,427	5331
2,099,098	5324
23,817	5325A
311,876	6063
15,645	6064
12,452	5325B
0	6065
92,869	5326C
0	5170
0	5180
0	5190
5,524	5195
592,146	5330

**OTHER EXPENSE/INCOME ITEMS**

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

138,841	6059
16,357	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**

665,452	5205
0	5210
0	5220
665,452	5225
9,185	5230
656,267	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	1,157,797,468	6100B	1,157,797,468	6100C	0	6100D
0	6101	0	6101A	665,128,542	6101B	665,128,542	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	643,791,210	6102B	643,791,210	6102C	0	6102D
0	6103	0	6103A	55,829,757	6103B	55,829,757	6103C	0	6103D
0	6104	0	6104A	2,626,493	6104B	2,626,493	6104C	0	6104D
0	6105	0	6105A	164,703,367	6105B	164,703,367	6105C	0	6105D
0	6106	0	6106A	0	6106B	0	6106C	0	6106D
0	6107	0	6107A	866,950,827	6107B	866,950,827	6107C	0	6107D

**PRIVATELY ISSUED MORTGAGE RELATED ISSUES**

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

**SUBTOTAL**

0	6108	0	6108A	749,395	6108B	749,395	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	749,395	6111B	749,395	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	441,926,190	6112B	441,926,190	6112C	0	6112D
0	6113	0	6113A	265,289,014	6113B	265,289,014	6113C	0	6113D
0	6114	0	6114A	7,418,374	6114B	7,418,374	6114C	0	6114D
0	6115	0	6115A	191,246,118	6115B	191,246,118	6115C	0	6115D
0	6116	0	6116A	609,136	6116B	609,136	6116C	0	6116D
0	6117	0	6117A	47,956,408	6117B	47,956,408	6117C	0	6117D
0	6118	0	6118A	954,445,240	6118B	954,445,240	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	174,523,966	6121B	174,523,966	6121C	0	6121D
0	6122	0	6122A	521,903,615	6122B	521,903,615	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	696,427,581	6125B	696,427,581	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	4,341,499,053	6127B	4,341,499,053	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	345,638,475	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	3,339,921,097	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	1,863,559	6001P
c. Other Assets	29,839,268	6002C
1. Split Dollar Collateral Assignment Arrangements	29,839,268	6002D
2. Endorsement Split Dollar Arrangements	0	6002E
3. Other Insurance	0	6002F
4. Other Non-insurance	0	6002G
<b>TOTAL</b>	<b>31,702,827</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
0	5408
248,900,000	5409
26,615,696	5411
73,038,243	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	824,430,068	5343H	42,895,820	5343A	36,632,169	5342A	4,773,834,157	5341A	0	5340A
2-30 days	0	5343I	229,416,385	5343B	3,299,000	5342B	42,972,714	5341B	0	5340B
31-90 days	0	5343J	295,127,005	5343C	6,000,000	5342C	21,583,607	5341C	0	5340C
91-180 days			245,057,625	5343D	750,000	5342D	27,231,467	5341D	0	5340D
181 days < 1 yr.			178,584,809	5343E	0	5342E	16,059,217	5341E	0	5340E
1-3 years			1,208,642,548	5343F	10,000,000	5342F	86,946,504	5341F	0	5340F
> 3 years			2,256,733,488	5343G	0	5342G	1,215	5341G	0	5340G
<b>TOTALS</b>	824,430,068	5343K	4,456,457,680	5343	56,681,169	5342	4,968,628,881	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
2,260,600,006	5350A	0	5350B	09/22/2020	5350C
1,088,607,475	5351A	0	5351B	09/22/2020	5351C
<b>3,954,207,481</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**

3,901,945,486	5353A	56,681,169	5353B	09/30/2020	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>3,902,114,086</b>	<b>5359A</b>	<b>56,681,169</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)	817,877,371	5460A	820,717,014	5461A	(2,839,643)	5462A	1.410	5463A	2.070	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)	202,489,032	5460C	191,246,118	5461C	11,242,914	5462C	6.650	5463C	7.860	5831C	(0.680)	5464C
4. Private Student Loan ABS	613,638	5460D	609,136	5461D	4,502	5462D	0.850	5463D	1.070	5831D	(0.200)	5464D
5. Auto Loan/Lease ABS	263,666,731	5460E	265,289,014	5461E	(1,622,283)	5462E	1.180	5463E	1.180	5831E	0.400	5464E
6. Credit Card ABS	440,905,729	5460F	441,926,190	5461F	(1,020,461)	5462F	1.160	5463F	1.160	5831F	(0.310)	5464F
7. Other ABS, Not Listed in Items 3 to 6	47,962,926	5460G	47,962,926	5461G	0	5462G	0.410	5463G	0.410	5831G	0.270	5464G
8. Corporate Debt Obligations	694,633,625	5460H	696,421,062	5461H	(1,787,437)	5462H	1.090	5463H	1.090	5831H	(0.120)	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	2,754,549,929	5460K	2,767,936,687	5461K	(13,386,758)	5462K	1.110	5463K	1.400	5831K	0.070	5464K
<b>TOTAL</b>	<b>5,222,698,981</b>	<b>5460</b>	<b>5,232,108,147</b>	<b>5461</b>	<b>(9,409,166)</b>	<b>5462</b>	<b>1.370</b>	<b>5463</b>	<b>1.680</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)	331,840,631	5500Q	3,318,406,310	5466A	2,687,340,353	5467A	1,000%	5468A	50%	5469A
2. Commercial MBS	331,840,631	5500Q	995,521,893	5466B	806,202,106	5467B	300%	5468B	15%	5469B
3. FFELP Student Loan Asset-Backed Securities (ABS)	331,840,631	5500Q	3,318,406,310	5466C	2,687,340,353	5467C	1,000%	5468C	50%	5469C
4. Private Student Loan ABS	331,840,631	5500Q	1,659,203,155	5466D	1,343,670,176	5467D	500%	5468D	25%	5469D
5. Auto Loan/Lease ABS	331,840,631	5500Q	1,659,203,155	5466E	1,343,670,176	5467E	500%	5468E	25%	5469E
6. Credit Card ABS	331,840,631	5500Q	1,659,203,155	5466F	1,343,670,176	5467F	500%	5468F	25%	5469F
7. Other ABS, Not Listed in Items 3 to 6	331,840,631	5500Q	1,659,203,155	5466G	1,343,670,176	5467G	500%	5468G	25%	5469G
8. Corporate Debt Obligations	331,840,631	5500Q	3,318,406,310	5466H	2,687,340,353	5467H	1,000%	5468H	50%	5469H
9. Municipal Securities	331,840,631	5500Q	3,318,406,310	5466I	2,687,340,353	5467I	1,000%	5468I	50%	5469I
10. Registered Investment Companies	331,840,631	5500Q	3,318,406,310	5466J	2,687,340,353	5467J	1,000%	5468J	50%	5469J
11. All Other Investments Not Listed in Items 1 through 10	331,840,631	5500Q	331,840,631	5466K	268,734,035	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	1,144,101,002	5802A	0	5803A	0	5804A	0	5805A	0	5807A	0	5809A	0	5811A
2)	FED RESERVE BANKS	5801B	635,572,686	5802B	0	5803B	0	5804B	0	5805B	0	5807B	0	5809B	0	5811B
3)	NGN Investments	5801C	164,689,584	5802C	0	5803C	0	5804C	0	5805C	0	5807C	0	5809C	0	5811C
4)	US Bank National Asssocation	5801D	0	5802D	140,808,157	5803D	0	5804D	0	5805D	140,808,157	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)	American Express Cred Account Master Trust	5801F	0	5802F	122,506,000	5803F	0	5804F	0	5805F	122,506,000	5807F	0	5809F	0	5811F
7)	Freddie Mac 5031 FA	5801G	100,000,000	5802G	0	5803G	0	5804G	0	5805G	0	5807G	0	5809G	0	5811G
8)	International Bank for Reconstruction & Development	5801H	100,000,000	5802H	0	5803H	0	5804H	0	5805H	0	5807H	0	5809H	0	5811H
9)	Morgan Stanley	5801I	0	5802I	79,913,000	5803I	0	5804I	79,913,000	5805I	0	5807I	0	5809I	0	5811I
10)	Nissan Master Owner Trust	5801J	0	5802J	78,985,000	5803J	0	5804J	78,985,000	5805J	0	5807J	0	5809J	0	5811J
11)	New York Life Global Funding	5801K	0	5802K	70,000,000	5803K	0	5804K	70,000,000	5805K	0	5807K	0	5809K	0	5811K
12)	Capital One Mult-asset Execution Trust	5801L	0	5802L	65,862,000	5803L	0	5804L	0	5805L	65,862,000	5807L	0	5809L	0	5811L
13)	Goldman Sachs Group	5801M	0	5802M	63,045,000	5803M	0	5804M	63,045,000	5805M	0	5807M	0	5809M	0	5811M
14)	Discover Card Execution Note Trust	5801N	0	5802N	60,686,000	5803N	0	5804N	0	5805N	60,686,000	5807N	0	5809N	0	5811N
15)	GINNIE MAE 2020-78	5801P	56,590,484	5802P	0	5803P	0	5804P	0	5805P	0	5807P	0	5809P	0	5811P
<b>TOTALS</b>			2,200,953,756	5802	812,084,157	5803	0	5804	291,943,000	5805	520,141,157	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
09/30/2020	5507
348,343,000	5508
6.49%	5509
-9.98%	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
1.363	5360
1.370	5361
0.039	5362
0.510	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
115,636,424	6693
0	5500B
115,636,424	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

331,820,631	5506A
115,636,424	6693
223,365,281	6062
0	5562
7,181,074	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
331,840,631	5500Q
331,820,631	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
6.89%	6000A
19.57%	5505
19.57%	5506
2.40%	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
5,716,914,397	5544A
4,816,762,334	5544B
4,816,762,334	6061
1,695,355,270	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
115,636,424	6693
198,892,778	6697
83,256,354	6001C

4. MDANA
5. 2% of MDANA

4,816,762,334	5544B
96,335,247	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

4,816,762,334	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	824,430,068	5378	642,136,991	5814A	182,293,077	5815A	0	5816A	0	5817A	0	5818A
2. Loans (Net)	56,681,169	5407	0	5814B	56,681,169	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	4,341,499,053	5451	1,322,500,835	5814D	1,367,376,003	5815D	8,167,769	5816D	1,643,454,446	5817D	0	5818D
5. Total Securities in Trading Portfolio	0	5452	0	5814E	0	5815E	0	5816E	0	5817E	0	5818E
6. Other Investments	114,958,627	5940	58,888,025	5814F	17,186,700	5815F	0	5816F	38,883,902	5817F	0	5818F
7. Derivative Contracts	0	5436	0	5814G	0	5815G	0	5816G	0	5817G	0	5818G
8. Fixed Assets (Net)	10,122,754	5472	0	5814H	0	5815H	0	5816H	10,122,754	5817H	0	5818H
9. Accrued Income and Other Assets	26,989,034	5902A	0	5814I	0	5815I	0	5816I	26,989,034	5817I	0	5818I
10. Total Balance Sheet Items (1 - 9)	5,374,680,705	5813	2,023,525,851	5814	1,623,536,949	5815	8,167,769	5816	1,719,450,136	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)	3,901,945,486	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)	3,902,114,086	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)							2,023,525,851	5822J	1,623,536,949	5823J	8,167,769	5824J	1,719,450,136	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	324,707,390	5823L	4,083,885	5824L	1,719,450,136	5825L	0	5826L
23. Total Risk-Weights Assets (sum 21C, D, E, & F)															2,048,241,410	5829



**CUSO AND MISCELLANEOUS**

**CREDIT UNION SERVICE ORGANIZATIONS (CUSO)**

1. List the net income attributed to consolidated CUSO activity

Amount	Acct Code
(85,146)	6050

2. List the net assets attributed to consolidated CUSO activity

18,365,094	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)

6,681,074	6055
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**MISCELLANEOUS**

1. Number of credit union members

Value	Acct Code
719	5546

2. Number of non-credit union members

40	6000J
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3. Number of all current members

759	5545
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4. Does the corporate share expenses with an affiliated group

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

180	564A
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6. Number of part-time employees

13	564B
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