

**Statement of Financial Condition  
 As of December 31, 2017**

(dollars in thousands)

<b>Assets</b>	
Cash	\$ 629,227
Investments:	
Available-for-Sale	15,268,843
Held-to-Maturity	401,716
Other	4,520,681
Total Investments	20,191,241
Loans to Members:	
Consumer	18,394,574
Credit Card	14,784,952
Mortgage	30,953,111
Equity	2,550,650
Business	603,891
Total Loans	67,287,178
Allowance for Loan Losses	(1,285,699)
Total Loans, Net of Allowance	66,001,479
Accounts Receivable	495,360
Mortgage Servicing Rights, Net	392,533
Accrued Interest Receivable	267,396
Prepaid and Deferred Expenses	65,082
Fixed Assets, Net	1,614,824
Deposit - NCUSIF	559,841
Other Assets	433,437
<b>Total Assets</b>	<b>\$ 90,650,420</b>
<b>Liabilities and Members' Equity</b>	
Deposit Accounts:	
Checking	\$ -
Savings	26,699,226
Money Market Savings	12,928,969
Certificates	17,111,687
Individual Retirement Accounts	5,534,087
Business	820,805
<b>Total Deposit Accounts</b>	<b>63,094,774</b>
Liabilities:	
Accounts Payable	269,787
Drafts Payable	268,338
Accrued Expenses	562,684
Notes Payable	15,779,939
Other	444,270
<b>Total Liabilities</b>	<b>17,325,018</b>
<b>Total Deposit Accounts and Liabilities</b>	<b>80,419,792</b>
<b>Members' Equity:</b>	
Equity	10,551,156
Other Comprehensive Income (Loss)	(320,528)
<b>Total Members' Equity</b>	<b>10,230,628</b>
<b>Total Liabilities and Members' Equity</b>	<b>\$ 90,650,420</b>

<b>Delinquent Loan Information:</b>	
Current and Less than Two Months Delinquent	\$ 66,541,228
Two or More Months Delinquent	745,950
Total Loans	\$ 67,287,178

We certify, to the best of our knowledge and belief, this statement and the related statements are true and correct and present fairly the financial position and the results of operations for the periods covered.

Chief Financial Officer: /s/ Vincent Pennisi

President/CEO: /s/ J. Cutler Dawson, Jr.

Chairman: /s/ John A. Lockard