



Where Credit Unions Belong

NCUA 5310 Report

June 2016

For additional information related to our financial position, please see our Quarterly Financials under the Due Diligence Section of our Web site.

SCHEDULE SFC : STATEMENT OF FINANCIAL CONDITION

Assets	Amount	Schedule Code
1. a. Cash & Balances Due	487,695,062	A-1
b. Loans - Net	147,724,221	A-2
c. Total Securities Held-to-Maturity	0	A-3A
d. Total Securities Available for Sale	2,457,087,984	A-3A
e. Total Securities in Trading Portfolio	0	A-3A
f. Total Non-FASB 115 Investments	78,220,498	A-3A
g. Derivative Contracts	0	A-3
h. Total Investments (Less Derivatives Contracts)	2,535,308,482	A-3
i. Fixed Assets - Net	11,702,510	A-4
j. Accrued Income and Other Assets	38,102,677	A-5
TOTAL ASSETS	3,220,532,952	
Liabilities		
2. a. Borrowings	93,000,000	L-1
b. Accounts Payable	1,144,994	L-1
c. Uncollected Deposits	42,891,470	L-1
d. Dividends Payable on Shares and Certificates	65,383	L-1
e. Interest Payable on Borrowings	0	L-1
f. Derivative Contracts	0	L-1
g. Other Liabilities	3,503,847	L-1
TOTAL LIABILITIES	140,605,694	
Shares and Equity		
3. TOTAL SHARES	2,828,901,633	L-2
4. a. Corporate Reserves	19,734,474	C-1
b. Other Reserves	0	C-1
c. Equity Acquired in Merger	0	C-1
d. Miscellaneous Other Equity	0	C-1
e. Other Comprehensive Income		
1. Accumulated Unrealized G/L on AFS Securities	(22,523,420)	C-1
2. Accumulated FASB 133 Adjustments	0	C-1
3. Other Comprehensive Income Items	(10,294,046)	C-1
f. Undivided Earnings	40,985,430	C-1
g. Accumulated Net Income/Loss	3,949,282	C-1
h. Perpetual Contributed Capital (PCC)- Members	219,173,905	C-1
i. PCC- Nonmembers	0	C-1
j. Paid-In Capital (Members)	0	C-1
k. Paid-In Capital (Non-Members)	0	C-1
TOTAL EQUITY	251,025,625	
TOTAL LIABILITIES, SHARES, AND EQUITY	3,220,532,952	

SCHEDULE IS : INCOME STATEMENT

<i>Income and Expenses</i>	Monthly Amount	Schedule Code
1. a. Investment Income	3,525,788	IS-1
b. Loan Interest Income	162,131	Manual Input
c. Trading Gains/Losses(Realized and Unrealized)	0	IS-4
TOTAL INTEREST INCOME	3,687,919	
2. Cost of Funds	920,626	IS-3
NET INTEREST INCOME	2,767,293	
3. a. Fee Income	1,925,842	Manual Input
b. Miscellaneous Operating Income	0	Manual Input
c. Investment Gains/Losses	0	IS-4
d. Gain/Loss on Disposition of Assets	0	Manual Input
e. Gain/Loss on Hedged Transactions	0	Manual Input
f. Non-Operating Income/Expense	0	Manual Input
g. Gain from Bargain Purchase (Merger)	0	Manual Input
TOTAL NON-INTEREST INCOME	1,925,842	
4. Operating Expenses	3,603,796	IS-5
5. NCUSIF Premium Expense	0	Manual Input
6. Temporary Corporate CU Assessment	0	Manual Input
7. Other Member Insurance	0	Manual Input
8. Operating Fee (Exam and/or supervision fees)	5,512	Manual Input
9. Minority Interest	34,400	Manual Input
NET INCOME	1,118,227	
10. Extraordinary Items	0	Manual Input
11. Cumulative Effect of Changes in Acctg. Principle	0	Manual Input
NET INCOME AFTER EXTRAORDINARY ITEMS & OTHER ADJUSTMENTS	1,118,227	
12. Equity Transfer for PCC and PIC Dividends	63,094	Manual Input
NET CONTRIBUTION TO EQUITY	1,055,133	

SCHEDULE LR: LIQUIDITY REPORT**1. Remaining Maturity Schedule**

Maturity	<u>Assets</u>		<u>Liabilities</u>	
	Investments	Loans	Shares	Borrowings
1 1- day	2,478,474	48,696,888	2,626,664,686	93,000,000
2 2-30 days	11,043,725	0	5,871,286	0
3 31-90 days	0	750,000	59,934,000	0
4 91-180 days	7,158,278	48,444,000	93,943,000	0
5 181 days < 1 yr.	255,013,850	3,000,000	22,267,436	0
6 1-3 years	716,228,933	46,833,333	20,200,000	0
7 > 3 years	1,543,385,222	0	21,225	0
Totals	2,535,308,482	147,724,221	2,828,901,633	93,000,000

2. Liquidity Commitments

	<u>Contractual Amount</u>	<u>Outstanding Amount</u>	<u>Last Test Date</u>
a. Inflows:			
Advised / Revocable LOC	0	0	1/27/2011
Committed / Irrevocable LOC	0	0	9/21/2011
Commercial Paper	0	0	1/1/1900
MTN Program	0	0	1/1/1900
Fed Funds Line	105,000,000	0	6/29/2016
Repurchase Agreements Lines	500,000,000	0	6/23/2016
Federal Home Loan Bank Lines	855,632,572	93,000,000	6/30/2016
Other Inflows	473,669,952	0	6/29/2016
TOTALS	1,934,302,524	93,000,000	
b. Outflows:			
Advised / Revocable LOC	3,423,470,300	147,724,221	6/30/2016
Committed / Irrevocable LOC	0	0	1/1/1900
Loan Participation Commitments	0	0	1/1/1900
Irrevocable Stand-by Letters of Credit	1,273,600	0	1/1/1900

NCUA 5310 Call Report

Forward Commitment to Purchase
an Asset or Perform under a Lease

Package 0

Other outflows 0

TOTALS 3,424,743,900

0

0

147,724,221

1/1/1900

1/1/1900

- 3. Effective Weighted Average Life (WAL) of Assets
- 4. Effective WAL of Investments
- 5. Effective WAL of Liabilities
- 6. Effective WAL of Loans
- 7. Reverse Repo/Repo Transactions Qualifying for Netting
- 8. Limited Liquidity Securities
- 9. Total Secured Borrowing

2.20

2.27

0.04

0.72

0

66,238,225

93,000,000

SCHEDULE A-1 : CASH & BALANCES DUE

<i>Cash</i>	Amount
1. Cash in Banks	100,438,572
2. Federal Reserve Banks	387,256,490
3. Other Cash	0
TOTAL CASH	487,695,062
<i>Balances Due</i>	
4. Uncollected Funds from Banks	0
5. Uncollected Funds from Federal Reserve Banks	0
6. Other Items Due	0
TOTAL BALANCES DUE	0
TOTAL CASH AND BALANCES DUE	487,695,062

SCHEDULE A-2: LOANS

<i>Guaranteed Loans to Member Credit Unions</i>	Amount
1. CLF Lines of Credit(NCUSIF Guaranteed)	0
2. CLF Liquidity Loans	0
3. Other	0
SUBTOTAL	0
<i>All Other Loans to Member Credit Unions</i>	
4. Share Secured	0
5. Loans Secured by Other Collateral	117,323,040
6. Unsecured	0
7. Loans Derived from Securities Purchased from Members with Agreement to Resell	0
8. Other	0
SUBTOTAL	117,323,040
<i>Loans to Credit Unions that are not Members</i>	
9. Share Secured	0
10. Loans Secured by Other Collateral	0
11. Unsecured	0
12. Other	0
SUBTOTAL	0
<i>All Other Loans</i>	
13. Loan Participations from Other Corporate Credit Unions (Gross)	0
14. Other Loan Participations (Gross)	0
a. Loan Participations Sold (Enter as Negative Amount)	0
15. Loans to Corporate CUSOs	0
16. Share Secured	0
17. Loans Secured by Other Collateral	30,401,181
18. Unsecured	0
19. Loans to Non-Credit Union Members	0
20. Other	0
SUBTOTAL	30,401,181
 TOTAL LOANS	 147,724,221
 21. <i>Allowance for Loan and Lease Losses</i>	 0
 NET LOANS	 147,724,221

<i>Loan Background Information</i>	Amount
1. Outstanding Loans to Credit Unions of Corporate Officials	0
2. Approved Lines of Credit to Credit Unions of Corporate Officials	196,000,000
3. Outstanding Loans to Corporate Officials and Employees	2,236,382
4. Outstanding Loans to Leagues and Affiliated Parties	30,401,181
5. Approved Lines of Credit to Leagues and Affiliated Parties	115,396,286
6. Total Lines to Watchlist Institutions and Other Parties	336,389,885

SCHEDULE A-2A : DELINQUENT LOANS

	30 to 60 Days	61 to 90 Days	91 + Days
1. Guaranteed Loans to Member Credit Unions	0	0	0
2. All Other Loans to Member Credit Unions	0	0	0
3. Loans to Credit Unions that are not Members	0	0	0
4. All Other Loans	0	0	0
TOTAL DELINQUENT LOANS	0	0	0

SCHEDULE A-2B : LOANS CHARGED OFF AND RECOVERIES

	Charge-Offs This Month	Recoveries This Month	Net Charge-Offs
1. Loans to Member Credit Unions	0	0	0
2. Loans to Credit Unions that are not Members	0	0	0
3. All Other Loans	0	0	0
TOTAL LOANS CHARGED OFF & RECOVERIES	0	0	0

SCHEDULE A-3 : INVESTMENTS

Amount

1.	U.S. Government and Government Guaranteed Obligations	381,618,750
2.	Obligations of U.S. Government Sponsored Enterprises	0
3.	Central Liquidity Stock (Direct)	0

Deposits in Credit Unions

4.	Other Corporate Credit Unions	0
5.	Other Credit Unions	0

U.S. Banks

6. a.	Fed Funds Sold	0
b.	Certificates of Deposit	24,824,000
c.	Deposit Notes	0
d.	Compensating Balances	0
e.	Other	0
	SUBTOTAL	24,824,000

Foreign Banks

7. a.	Fed Funds Sold	0
b.	Certificates of Deposit	0
c.	Deposit Notes	0
d.	Compensating Balances	0
e.	Other	0
	SUBTOTAL	0

Repurchase Activity

8. a.	Securities Purchased from Members under Agreement to Resell	0
b.	Securities Purchased from Others under Agreement to Resell	0
	SUBTOTAL	0

Government and Agency Mortgage Related Issues

9. a.	Fixed Rate CMOs/REMICs	0
b.	Variable Rate CMOs/REMICs	569,040,915
c.	Mortgage Backed Pass Throughs	14,886,889
d.	Asset Backed Securities	4,982,127
e.	Other	0
	SUBTOTAL	588,909,931

Privately Issued Mortgage Related Issues

10. a.	Fixed Rate CMOs/REMICs	15,296,900
b.	Variable Rate CMOs/REMICs	69,967,688
c.	Mortgage Backed Pass Throughs	0
d.	Other	0
	SUBTOTAL	85,264,588

SCHEDULE A-3 : INVESTMENTS (Continued)

Amount

Asset Backed Securities

11. a. Fixed Rate Credit Cards	45,722,022	
b. Variable Rate Credit Cards	503,749,868	
c. Fixed Rate Autos	10,045,747	
d. Variable Rate Autos	157,364,732	
e. Fixed Rate Home Equity	15,116,850	
f. Variable Rate Home Equity	85,456,265	
g. Fixed FFELP Student Loans	0	
h. Variable FFELP Student Loans	317,171,978	
i. Fixed Private Student Loans	0	
j. Variable Private Student Loans	79,046,313	
k. Fixed Rate Other	0	
l. Variable Rate Other	4,583,744	
SUBTOTAL		1,218,257,519

Commercial Mortgage Backed Securities (CMBS)

12. a. Fixed Rate CMBS	0	
b. Variable Rate CMBS	0	
SUBTOTAL		0

13. ***Mutual Funds*** **0**

Commercial Debt Obligations

14. a. Commercial Paper	0	
b. Notes	183,037,196	
c. Bonds	0	
d. NCUA Guaranteed Notes	0	
e. Other	0	
SUBTOTAL		183,037,196

15. CMG Notes and other CUNA Mutual Inv Products		0
16. Municipal Securities		0
17. Corporate CUSOs		5,918,811
18. Derivative Contracts		0
19. All Retirement Investment Accounts		25,706,987
20. Other Investments		21,770,700

TOTAL INVESTMENTS (Less Derivatives Contracts) **2,535,308,482**

21. 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). **88,588,649**

NCUA 5310 Call Report

22.	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
b.	Other Investments	1,071,227
c.	Other Assets	
1a.	Split Dollar Collateral Assignment Arrangements	24,635,760
1b.	Endorsement Split Dollar Arrangements	0
2.	Other Insurance	0
3.	Other Non-insurance	0
d.	Total	25,706,987

SCHEDULE A-3A : VALUATION

	Book Value	Fair Value
1. Total Securities Held-to-Maturity	0	0
2. Total Securities Available for Sale	2,457,087,984	2,457,087,984
3. Total Securities in Trading Portfolio	0	0
4. Investment in CUSOs - Minority Interest (Cost Method)	0	0
5. Investment in CUSOs - Wholly Owned or Influential Interest (Equity Method)	5,918,811	5,918,811
6. Derivative Contracts	0	0
7. All Other Investments	72,301,687	72,388,421
TOTAL INVESTMENTS (Less Derivatives Contracts)	2,535,308,482	2,535,395,216
8. Book Value of the Aggregate of Investments with Unmatched Embedded Options	2,489,905,450	

NCUA 5310 Call Report

SCHEDULE A-3B : INVESTMENT CONCENTRATION LIMITS

Investments by Sectors:

Corporate Concentration

Regulatory Maximum

	Book Value (BV)	Fair Value (FV)	Diff FV to BV	& #		Duration	Capital	Corporate Concentration		Regulatory Maximum	
				WAL	AWAL			Capital Based	Asset Based	% Capital	% Assets
Mortgage-Backed Securities (MBS)											
1) (Inclusive of Commercial MBS)	779,149,658	774,747,634	-4,402,024	2,210	2,610	0,370	275,638,862	2,756,388,620	1,610,266,476	1000%	50%
2) Commercial MBS	0	0	0	0,000	0,000	0,000	275,638,862	826,916,586	483,079,943	300%	15%
3) FFELP Student Loan Asset-Backed Securities (ABS)	351,369,359	319,475,096	-31,894,263	5,900	6,460	-0,470	275,638,862	2,756,388,620	1,610,266,476	1000%	50%
4) Private Student Loan ABS	84,621,194	81,326,939	-3,294,255	2,310	2,530	-0,050	275,638,862	1,378,194,310	805,133,238	500%	25%
5) Auto Loan/Lease ABS	167,612,682	167,410,479	-202,203	1,980	0,430	0,070	275,638,862	1,378,194,310	805,133,238	500%	25%
6) Credit Card ABS	548,460,219	549,471,891	1,011,672	1,630	1,620	0,140	275,638,862	1,378,194,310	805,133,238	500%	25%
7) Other ABS, Not Listed in Items 3 to 6	0	0	0	0,000	0,000	0,000	275,638,862	1,378,194,310	805,133,238	500%	25%
8) Corporate Debt Obligations	182,990,480	183,037,195	46,715	2,140	2,140	0,130	275,638,862	2,756,388,620	1,610,266,476	1000%	50%
9) Municipal Securities	0	0	0	0,000	0,000	0,000	275,638,862	2,756,388,620	1,610,266,476	1000%	50%
10) Registered Investment Companies	0	0	0	0,000	0,000	0,000	275,638,862	2,756,388,620	1,610,266,476	1000%	50%
11) All Other Investments Not Listed in Items 1 through 10	888,220,921	894,137,813	5,916,892	1,350	1,780	0,080	275,638,862	275,638,862	161,026,648	100%	5%
TOTALS	3,002,424,513	2,969,607,047	-32,817,466	2,270	2,490	0,100					

Footnotes:

a) Investments in other federally insured credit unions, deposits and federal funds investments in other federally insured depository institutions, and investment repurchase agreements are excluded from the concentration limits in numbers 1 through 11, above.

b) Include the underlying assets in each registered investment company in the relevant sectors described in numbers 1 through 9 when calculating those sector concentration limits.

&-- Enter weighted average asset life per 704.8(f)

#-- Enter weighted average life with 50 % slowdown per 704.8(g)

SCHEDULE A-3C: INVESTMENT ISSUER CONCENTRATION LIMITS

(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)
Obligors and Counterparties:	Investments Exempt Under 704.6(b)	Investments Subject to 704.6(c)	Total Investments Limited to \$5 Million	Total Investments Limited to 25% of Capital	Capital Limitation at 25%	Total Investments Limited to 50% of Capital	Capital Limitation at 50%	Total Investments Limited to 100% of Capital	Capital Limitation at 100%	Total Investments Limited to 200% of Capital	Capital Limitation at 200%
1) FED RESERVE BANKS	387,256,490	0	0	0	68,909,716	0	137,819,431	0	275,638,862	0	551,277,724
2) SBA Investments	373,427,790	0	0	0	68,909,716	0	137,819,431	0	275,638,862	0	551,277,724
3) Chase Issuance Trust	0	134,870,000	0	0	68,909,716	134,870,000	137,819,431	0	275,638,862	0	551,277,724
4) BA Credit Card Trust	0	92,300,000	0	0	68,909,716	92,300,000	137,819,431	0	275,638,862	0	551,277,724
5) Capital One Multi-Asset Executi	0	91,579,000	0	0	68,909,716	91,579,000	137,819,431	0	275,638,862	0	551,277,724
6) Citibank Credit Card Issuance T	0	83,095,000	0	0	68,909,716	83,095,000	137,819,431	0	275,638,862	0	551,277,724
7) Wells Fargo	0	67,299,000	0	67,299,000	68,909,716	0	137,819,431	0	275,638,862	0	551,277,724
8) Discover Card Execution Note	0	65,990,000	0	0	68,909,716	65,990,000	137,819,431	0	275,638,862	0	551,277,724
9) Ford Credit Floorplan Master O	0	59,225,000	0	59,225,000	68,909,716	0	137,819,431	0	275,638,862	0	551,277,724
10) American Express Credit Accou	0	59,090,000	0	0	68,909,716	59,090,000	137,819,431	0	275,638,862	0	551,277,724
11) JPMorgan Chase	0	40,188,248	0	40,188,248	68,909,716	0	137,819,431	0	275,638,862	0	551,277,724
12) Mercedes-Benz Master Ownter	0	40,000,000	0	40,000,000	68,909,716	0	137,819,431	0	275,638,862	0	551,277,724
13) Ally Master Owner Trust	0	37,411,000	0	37,411,000	68,909,716	0	137,819,431	0	275,638,862	0	551,277,724
14) SLMA 2007-6	0	35,163,294	0	35,163,294	68,909,716	0	137,819,431	0	275,638,862	0	551,277,724
15) Morgan Stanley	0	35,000,000	0	35,000,000	68,909,716	0	137,819,431	0	275,638,862	0	551,277,724
TOTALS	760,684,280	841,210,542	0	314,286,542		526,924,000		0		0	

SCHEDULE A-4 : FIXED ASSETS

	Purchase Amount	Accum. Deprec.	Net Book Value
1. Data Processing Equipment	8,850,404	5,286,732	3,563,672
2. Land and Building	8,863,192	2,041,840	6,821,352
3. Furniture and Equipment	3,161,164	2,566,378	594,786
4. Leasehold Improvements	910,785	188,085	722,700
5. Leased Assets	0	0	0
6. Other Fixed Assets	0	0	0
TOTAL FIXED ASSETS	21,785,545	10,083,035	11,702,510

SCHEDULE A-5 : ACCRUALS AND OTHER ASSETS

	Amount
1. Accrued Income on Loans	82,139
2. Accrued Income on Investments	2,508,797
3. Other Accrued Income	0
TOTAL ACCRUED INCOME	2,590,936
4. <i>Goodwill</i>	3,401,412
5. <i>Identifiable Intangible Assets</i>	12,933,139
6. <i>Other Assets</i>	17,651,309
7. <i>NCUSIF Capitalization Deposit</i>	1,525,881
TOTAL ACCRUED INCOME AND OTHER ASSETS	38,102,677

SCHEDULE L-1 : LIABILITIES

	Amount
1. a. Borrowings from Other Corporates or Credit Unions	0
b. Other Borrowings	93,000,000
c. Commercial Paper	0
d. Pass-Through Borrowings as CLF Agent	0
e. Corporate Securities Sold Under Agreement to Repurchase from Others for Arbitrage	0
f. Members Securities Sold Under Agreement to Repurchase from Others for Arbitrage	0
g. Corporate Securities Sold Under Agreement to Repurchase from Others for Liquidity	0
h. Member Securities Sold Under Agreement to Repurchase from Others for Liquidity	0
i. Fed Funds Purchased from Other Corporates	0
TOTAL BORROWINGS	93,000,000
2. <i>Accounts Payable</i>	1,144,994
3. <i>Uncollected Deposits</i>	42,891,470
4. <i>Dividends Payable on Shares and Certificates</i>	65,383
5. <i>Interest Payable on Borrowings</i>	0
6. <i>Derivative Contracts</i>	0
7. <i>Other Liabilities</i>	3,503,847
TOTAL LIABILITIES	140,605,694
TOTAL BORROWINGS SUBJECT TO NCUA RULES AND REGULATIONS LIMITATION	93,000,000
<i>Ten Times Capital</i>	2,756,388,620

SCHEDULE L-2 : SHARES

	Amount
<i>Deposits from Member Credit Unions</i>	
1. Daily Shares	2,546,665,965
2. Time Certificates	195,915,722
3. Step Ups	0
4. Smart Floaters	0
5. Amortizing Certificates	0
6. FRAPs	0
7. Repurchase Certificates	0
8. Callable Certificates	0
9. Other	1,055
SUBTOTAL	2,742,582,742
<i>Deposits from Other Corporates</i>	
10. Daily Shares	0
11. Time Certificates	0
12. Step Ups	0
13. Smart Floaters	0
14. Amortizing Certificates	0
15. FRAPs	0
16. Repurchase Certificates	0
17. Callable Certificates	0
18. Other	0
SUBTOTAL	0
<i>Membership Capital</i>	
19. Qualifying Membership Capital, Net of Amortization	0
20. Amortized Portion of Membership Capital under Notification	0
SUBTOTAL	0
<i>Nonperpetual Capitals Accounts</i>	20,000
<i>All Other Deposits</i>	
21. Nonmember Credit Union Deposits	0
22. Affiliate Deposits	86,298,891
23. Non-affiliate Deposits	0
24. Natural Person Deposits	0
SUBTOTAL	86,298,891
TOTAL SHARES	2,828,901,633
<i>NCUSIF Insured Shares</i>	
25. Total Insured Shares (\$250,000 Insurable Limit)	150,258,769

SCHEDULE IS-1 : INVESTMENT INCOME

	Monthly Amount
1. US. Government and Government Guaranteed Obligations	298,060
2. Obligations of US. Government Sponsored Enterprises	69,476
3. Central Liquidity Stock (Direct or Pass Through)	0
4. Other Corporate Credit Unions	0
5. Natural Person Credit Unions	0
6. U.S. Banks	368,129
7. Foreign Banks	0
8. Securities Purchased under Agreement to Resell	0
9. Spread Trade (Income derived from reverse repo/repo transactions qualifying for netting)	0
10. Government and Agency Related Issues	348,027
11. Private Mortgage Related Issues	495,680
12. Asset Backed Securities	1,700,909
13. Mutual Funds	0
14. Corporate Debt	199,842
15. Municipal Securities	0
16. Corporate CUSOs (Do not include income that was eliminated due to consolidation)	0
17. Other Investments	45,665
TOTAL INVESTMENT INCOME	3,525,788

SCHEDULE IS-2 : NET REPURCHASE EARNINGS

	Monthly Amount	
1. Loan Interest Income Earned on Repurchase Transactions	0	
2. Investment Income Earned on Securities Purchased under Agreement to Resell	0	IS-1
3. Dividends Paid to Members on Repurchase Certificates	0	
4. Interest Paid to Others on Repurchase Transactions	1,065	
NET REPURCHASE EARNINGS	(1,065)	

SCHEDULE IS-3 : COST OF FUNDS

	Monthly Amount	
1. Dividends on Shares and Certificates	800,259	
2. Dividends Paid to Members on Repurchase Certificates	0	IS-2
3. Interest on Borrowings	119,302	
4. Interest Paid to Others on Repurchase Transactions	1,065	IS-2
TOTAL COST OF FUNDS	920,626	

SCHEDULE IS-4 : INVESTMENT GAINS AND LOSSES

	Monthly Amount
1. Gain/Loss on Trading Portfolios	0
2. Gain/Loss on Investments	0
3. Gain/Loss on Investments - Other Than Temporary Impairment (OTTI)	0

SCHEDULE IS-5 : OPERATING EXPENSES

	Monthly Amount	
Personnel		
1. a. Salaries	1,395,203	
b. Employee Benefits	286,459	
c. Other	0	
SUBTOTAL		1,681,662
Training, Travel, and Communications		
2. a. Travel and Conference	52,587	
b. Education and Promotion	80,150	
c. Telephone	34,608	
d. Postage	7,184	
e. Other	0	
SUBTOTAL		174,529
Fees		
3. a. League Dues	0	
b. League Support Payments	0	
c. Professional and Outside Services	180,409	
d. Investment Advisory Fees	8,768	
e. Other	5,083	
SUBTOTAL		194,260
Furniture and Equipment		
4. a. Leased Data Processing Equipment	0	
b. Leased Furniture and Equipment	0	
c. Maintenance of Furniture and Equipment	132,048	
d. Depreciation of Data Processing Equipment	113,154	
e. Depreciation of Furniture and Equipment	14,931	
f. Other	5,990	
SUBTOTAL		266,123
Occupancy		
5. a. Office Lease Costs	21,247	
b. Utilities	14,769	
c. Hazard Insurance	5,354	
d. Building Maintenance	12,750	
e. Real Estate Taxes	16,572	
f. Building Depreciation	14,484	
g. Leasehold Improvements Depreciation	8,540	
h. Other	30,523	
SUBTOTAL		124,239
6. <i>Provision for Loan Loss</i>		0
7. <i>All Other Expenses</i>		1,162,983
TOTAL OPERATING EXPENSES		3,603,796

SCHEDULE C-1 : CAPITAL AND NET ECONOMIC VALUE (NEV) MEASURES

		Amount	
1. a.	Qualifying Membership Capital, Net of Amortization	0	L-2
b.	Corporate Reserves	19,734,474	
c.	Other Reserves	0	
d.	Equity Acquired in Merger	0	
e.	Miscellaneous Other Equity	0	
f.	Other Comprehensive Income		
	1. Accumulated Unrealized G/L on AFS Securities	(22,523,420)	
	2. Accumulated FASB 133 Adjustments	0	
	3. Other Comprehensive Income Items	(10,294,046)	
g.	Undivided Earnings	40,985,430	
h.	Accumulated Net Income/Loss	3,949,282	
i.	Perpetual Contributed Capital (PCC)- Members	219,173,905	
j.	PCC-Nonmembers	0	
k.	Nonperpetual Capital Accounts (NCA)	20,000	
l.	Amortized Portion of Nonperpetual Capital Accounts	0	
m.	Paid-In Capital (Members)	0	
n.	Paid-In Capital (Non-Members)	0	
o.	Retained Earnings	65,538,301	
p.	Total Capital Dollars	275,638,862	C-2
q.	Total Amount Pledged in Capital Escrow Accounts	0	
2. a.	Retained Earnings Ratio (RE)	1.77%	
b.	Tier 1 Capital Ratio	7.54%	C-2
c.	Total Capital Ratio	7.46%	C-2
d.	Tier 1 Risk Based Capital Ratio	21.83%	C-2
e.	Total Risk Based Capital Ratio	21.58%	C-2
3. a.	Date of Most Recent NEV Simulation	6/30/2016	
b.	Base Case NEV (\$)	250,199,000	
c.	NEV Ratio	7.77%	
d.	Percentage NEV Change - Plus (+) 300bp	-2.70%	
e.	Percentage NEV Change - Minus (-) 300bp	0.00%	
f.	Expanded Authority Operating Level	3	
	<i>Enter All Applicable Approved Authorities</i>	0	
	1 for Base	0	
	2 for Base Plus (+)	0	
	3 for Part 1	0	
	4 for Part 2	0	
	5 for Part 3	0	
	6 for Part 4	0	

SCHEDULE C-1 : (Continue)

4.	Adjusted Retained Earnings acquired through Business Combinations	
a.	Prior Month-End Adjusted Retained Earnings acquired through Business Combinations	869,115
b.	Adjustments made to Retained Earnings acquired through Business Combinations during current month	0
c.	Current Month's Total Adjusted Retained Earnings acquired through Business Combinations	869,115

Schedule C-2 (Risk-Weighting)

Balance Sheet Asset Categories

- 1) Cash & Balances Due
- 2) Loans-Net
- 3) Total Securities Held-to-Maturity
- 4) Total Securities Available for Sale
- 5) Total Securities in Trading Portfolio
- 6) Total Non-FASB 115 Investments
- 7) Derivative Contracts
- 8) Fixed Assets-Net
- 9) Accrued Income and Other Assets

(Column A)	(Column B)	(Column C)	(Column D)	(Column E)	(Column F)
Totals		Allocation of Risk Weight Categories			
(From Schedule SFC)	0%	20%	50%	100%	200%
487,695,062	387,691,422	100,003,640	0	0	0
147,724,221	0	147,724,221	0	0	0
0	0	0	0	0	0
2,457,087,984	904,824,254	65,704,427	185,837,703	1,300,721,600	0
0	0	0	0	0	0
78,220,498	19,368,000	27,226,700	0	31,625,798	0
0	0	0	0	0	0
11,702,510	0	0	0	11,702,510	0
38,102,677	0	0	0	38,102,677	0
3,220,532,952	1,311,883,676	340,658,988	185,837,703	1,382,152,585	0

10) Total balance sheet items (items 1 through 9)

Off-Balance Sheet Categories

- 11) Off-balance sheet derivative contracts
- 12) Advised/Revocable Lines of Credit (LOC)
- 13) Committed /Irrevocable LOC
- 14) Loan Participation Commitments
- 15) Forward Commitments
- 16) Irrevocable Standby Letters of Credit
- 17) Identification of Members/Securities Lent
- 18) Other Off-Balance Sheet Items

(Column A) Face Value or Notional Amount	(Column B) Credit Conversion Factor	(Column C) Credit Equivalent Amount	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)
			Allocation of Risk Weight Categories				
			0%	20%	50%	100%	200%
0	0%	0	0	0	0	0	0
3,423,470,300	0%	0	0	0	0	0	0
0	0%	0	0	0	0	0	0
0	0%	0	0	0	0	0	0
0	0%	0	0	0	0	0	0
1,273,600	0%	0	0	0	0	0	0
0	0%	0	0	0	0	0	0
0	0%	0	0	0	0	0	0
3,424,743,900		0	0	0	0	0	0

19. Total Off-Balance Sheet Items (items 11 through 18)

20) Total assets and off-balance sheet items by risk-weight category
(for each column, sum of items 10 through 18)

1,311,883,676	340,658,988	185,837,703	1,382,152,585	0
0%	20%	50%	100%	200%

21) Risk-weight factor

22) Risk-weight assets by risk-weight category
(for each column, item 19 multiplied by item 20)

0	68,131,798	92,918,852	1,382,152,585	0
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23) Total Risk-Weight Assets (sum of 21 C, D, E, & F)

1,543,203,234

Note: After 10/1/2016 refer to C3 for Capital Ratios

CAPITAL AMOUNTS

24) Tier 1 Capital	278,793,395
25) Tier 2 Capital	20,000
26) Total Capital	275,638,862

CAPITAL RATIOS

27) Tier 1	7.54%
28) Leverage (effective October 21, 2013)	7.54%
29) Tier 1 Risk-Based Capital Ratio	21.83%
30) Total Risk-Based Capital Ratio	21.58%

NCUA 5310 Call Report

SCHEDULE M-1 : OFF BALANCE SHEET DATA

Derivative Instruments

	Contract Type	Total Notional / Premium	Fair Value	Weighted Average Maturity	Net Credit Exposure
1. a.	Futures	0	0	0	N/A
b.	Swaps	0	0	0	0
c.	FRAs	0	0	0	0
d.	Options	0	0	0	0
e.	Other	0	0	0	0
TOTAL		0	0	N/A	0

SCHEDULE M-2 : MISCELLANEOUS

1.	Daily Average Net Assets (DANA)				
a.	Current reporting period DANA				3,681,234,217
b.	Twelve month moving DANA				3,695,228,001
c.	Moving monthly average net risk-weighted assets (MMANRA)				1,277,077,279
2.	Number of All Current Members				831
3.	Number of All Credit Union Members				790
4.	Number of Full Time Employees (or Full Time Equivalent)				168
5.	Number of Part Time Employees				7
6.	Does the Corporate Share Expenses with an Affiliated Group? (Enter 1 for No, 2 for Yes)				1
7.	Date of Most Recent Audit and Verification (e.g. 11/16/1996)				12/31/2015
8.	Corporate Developed-Bonds Borrowed Program with Member Natural Person Credit Unions (Enter 1 for No, 2 for Yes)				1

SCHEDULE M-2 : MISCELLANEOUS - CONTINUED

9.	Does the Corporate Have a Website on the Internet? (Enter 1 for No, 2 for Yes)	2
10.	Is the Corporate's Website Interactive (Ability to Conduct Business)? (Enter 1 for No, 2 for Yes, 3 for N/A)	2
11.	Investments in Corporate CUSOs (If the corporate prepares consolidated financial statements)	3,174,533
12.	Is your corporate subject to the retained earnings accumulation requirement of Section 704.3(a)(3)? (Enter 1 for No, 2 for Yes)	1
13.	Date of most recent disaster recovery test	12/05/2015
14.	Core data processing system (i.e., CCUN, etc.)	<u>OSI</u>
15.	Core data processing service type (i.e., in-house, service bureau, etc.)	<u>In-House</u>
16.	Date of most recent NEV model validation	09/30/2013
17.	Dollar amount of loans to corporate CUSOs (If the corporate prepares consolidated financial statement)	n/a
18.	Has the corporate completed a merger or acquisition that qualifies for Business Combination Accounting (FAS 141) after December 31, 2008? (Enter 1 for No, 2 for Yes, 3 for N/A). If this answer is "Yes," you must complete number 4 on Schedule C-1	2
19.	Enter the dollar amount of the corporate's intangible assets that exceed one half percent of its moving daily average net assets	0
20.	Enter the dollar amount of the corporate's investments, both equity and debt, in unconsolidated credit union service organizations	5,918,811

(CUSOs)

SCHEDULE M-2 : MISCELLANEOUS - CONTINUED

21.	Enter the dollar amount of all perpetual contributed capital contributed to another corporate credit union, and all nonperpetual capital accounts maintained at another corporate credit union	0
22. a.	Enter the dollar amount of equity investments (investment in real property, equity securities, other ownership in investments in partnerships, and limited liability companies, etc.), excluding the amount included in number 20 above.	3,174,533
b.	Enter the dollar amount of unrealized available for sale gains from equity investments reported on line 22 a. (above).	0
23.	Enter the dollar amount of minority interests in the equity accounts of CUSOs that are fully consolidated. Do not include minority interests in consolidated asset backed commercial paper (ABCP) programs of your corporate if you exclude the consolidated assets of such program from risk-weighted assets pursuant to Appendix C of Part 704.	0
24.	Are funds transferred to FRB under the Excess Balance Account (EBA) program? (Enter 1 for No, 2 for Yes)	1
25.	Average daily balance transfers to the FRB under the EBA program	0



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