



Where Credit Unions Belong

NCUA 5310 Report

December 2015

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	1,219,925,721	A-1
b. Loans - Net	138,086,313	A-2
c. Total Securities Held-to-Maturity	0	A-3A
d. Total Securities Available for Sale	2,327,590,349	A-3A
e. Total Securities in Trading Portfolio	0	A-3A
f. Total Non-FASB 115 Investments	76,802,154	A-3A
g. Derivative Contracts	0	A-3
h. Total Investments (Less Derivatives Contracts)	2,404,392,503	A-3
i. Fixed Assets - Net	11,576,270	A-4
j. Accrued Income and Other Assets	34,868,809	A-5
TOTAL ASSETS	3,808,849,616	
 Liabilities		
2. a. Borrowings	87,000,000	L-1
b. Accounts Payable	9,781,249	L-1
c. Uncollected Deposits	37,470,518	L-1
d. Dividends Payable on Shares and Certificates	551,007	L-1
e. Interest Payable on Borrowings	0	L-1
f. Derivative Contracts	0	L-1
g. Other Liabilities	3,732,859	L-1
TOTAL LIABILITIES	138,535,633	
 Shares and Equity		
3. TOTAL SHARES	3,429,450,904	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. Other Comprehensive Income		
1. Accumulated Unrealized G/L on AFS Securities	(30,420,986)	C-1
2. Accumulated FASB 133 Adjustments	0	C-1
3. Other Comprehensive Income Items	(8,999,624)	C-1
e. Undivided Earnings	32,431,244	C-1
f. Accumulated Net Income/Loss	8,936,957	C-1
g. Perpetual Contributed Capital (PCC)- Members	219,181,014	C-1
h. PCC- Nonmembers	0	C-1
i. Paid-In Capital (Members)	0	C-1
j. Paid-In Capital (Non-Members)	0	C-1
TOTAL EQUITY	240,863,079	
 TOTAL LIABILITIES, SHARES, AND EQUITY	 3,808,849,616	

SCHEDULE IS : INCOME STATEMENT

<i>Income and Expenses</i>	Monthly Amount	Schedule Code
1. a. Investment Income	3,184,513	IS-1
b. Loan Interest Income	153,908	Manual Input
c. Trading Gains/Losses(Realized and Unrealized)	0	IS-4
TOTAL INTEREST INCOME	3,338,421	
2. Cost of Funds	912,750	IS-3
NET INTEREST INCOME	2,425,671	
3. a. Fee Income	1,869,554	Manual Input
b. Miscellaneous Operating Income	0	Manual Input
c. Investment Gains/Losses	497,880	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	2,367,434	
4. Operating Expenses	3,541,378	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)	5,003	Manual Input
9. Minority Interest	12,644	Manual Input
NET INCOME	1,259,368	
10. Extraordinary Items	0	Manual Input
11. Cumulative Effect of Changes in Acctg. Principle	0	Manual Input
NET INCOME AFTER EXTRAORDINARY ITEMS & OTHER ADJUSTMENTS	1,259,368	
12. Equity Transfer for PCC and PIC Dividends	65,199	Manual Input
NET CONTRIBUTION TO EQUITY	1,194,169	

SCHEDULE LR: LIQUIDITY REPORT

1. Remaining Maturity Schedule

Maturity	<u>Assets</u>		<u>Liabilities</u>	
	Investments	Loans	Shares	Borrowings
1 1- day	7,717,595	16,884,313	3,036,075,541	87,000,000
2 2-30 days	4,295,005	9,000,000	134,745,113	0
3 31-90 days	29,535,280	10,750,000	57,086,000	0
4 91-180 days	133,348,044	2,000,000	86,249,000	0
5 181 days < 1 yr.	12,479,345	19,196,000	77,274,000	0
6 1-3 years	820,829,824	52,756,000	28,000,000	0
7 > 3 years	1,396,187,410	27,500,000	10,021,250	0
Totals	2,404,392,503	138,086,313	3,429,450,904	87,000,000

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	12/23/2015
Repurchase Agreements Lines	500,000,000	0	12/15/2015
Federal Home Loan Bank Lines	636,479,247	87,000,000	12/31/2015
Other Inflows	487,837,358	0	12/16/2015
TOTALS	1,729,316,605	87,000,000	
b. Outflows:			
Advised / Revocable LOC	3,476,755,579	138,086,313	12/31/2015
Committed / Irrevocable LOC	0	0	1/1/1900
Loan Participation Commitments	0	0	1/1/1900
Irrevocable Stand-by Letters of Credit	1,216,300	0	1/1/1900

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Forward Commitment to Purchase
an Asset or Perform under a Lease

Package 0

Other outflows 0

TOTALS 3,477,971,879

0

0

138,086,313

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

1.87

1.89

0.05

1.29

0

63,681,490

87,000,000

SCHEDULE A-1 : CASH & BALANCES DUE

<i>Cash</i>	Amount
1. Cash in Banks	100,488,610
2. Federal Reserve Banks	1,119,436,599
3. Other Cash	12
TOTAL CASH	1,219,925,221
<i>Balances Due</i>	
4. Uncollected Funds from Banks	0
5. Uncollected Funds from Federal Reserve Banks	500
6. Other Items Due	0
TOTAL BALANCES DUE	500
TOTAL CASH AND BALANCES DUE	1,219,925,721

SCHEDULE A-2: LOANS

Guaranteed Loans to Member Credit Unions	Amount
1. CLF Lines of Credit(NCUSIF Guaranteed)	0
2. CLF Liquidity Loans	0
3. Other	0
SUBTOTAL	0
All Other Loans to Member Credit Unions	
4. Share Secured	0
5. Loans Secured by Other Collateral	128,238,848
6. Unsecured	0
7. Loans Derived from Securities Purchased from Members with Agreement to Resell	0
8. Other	0
SUBTOTAL	128,238,848
Loans to Credit Unions that are not Members	
9. Share Secured	0
10. Loans Secured by Other Collateral	0
11. Unsecured	0
12. Other	0
SUBTOTAL	0
All Other Loans	
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	9,847,465
18. Unsecured	0
19. Loans to Non-Credit Union Members	0
20. Other	0
SUBTOTAL	9,847,465
 TOTAL LOANS	 138,086,313
 21. Allowance for Loan and Lease Losses	 0
 NET LOANS	 138,086,313

Loan Background Information	Amount
1. Outstanding Loans to Credit Unions of Corporate Officials	10,000,000
2. Approved Lines of Credit to Credit Unions of Corporate Officials	211,000,000
3. Outstanding Loans to Corporate Officials and Employees	0
4. Outstanding Loans to Leagues and Affiliated Parties	9,847,465
5. Approved Lines of Credit to Leagues and Affiliated Parties	101,097,465
6. Total Lines to Watchlist Institutions and Other Parties	258,500,000

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		301,958,570
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	28,809,000	
c. Deposit Notes	0	
d. Compensating Balances	0	
e. Other	0	
SUBTOTAL		28,809,000
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	510,744,482	
c. Mortgage Backed Pass Throughs	15,741,055	
d. Asset Backed Securities	5,601,197	
e. Other	0	
SUBTOTAL		532,086,734
Privately Issued Mortgage Related Issues		
10. a. Fixed Rate CMOs/REMICs	16,863,287	
b. Variable Rate CMOs/REMICs	76,992,505	
c. Mortgage Backed Pass Throughs	0	
d. Other	0	
SUBTOTAL		93,855,792

SCHEDULE A-3 : INVESTMENTS (Continued)

Amount

Asset Backed Securities

11. a. Fixed Rate Credit Cards	37,611,826	
b. Variable Rate Credit Cards	453,113,047	
c. Fixed Rate Autos	13,518,669	
d. Variable Rate Autos	186,936,863	
e. Fixed Rate Home Equity	17,089,404	
f. Variable Rate Home Equity	98,084,293	
g. Fixed Rate Other	0	
h. Variable Rate Other	443,452,341	
SUBTOTAL		1,249,806,443

Commercial Mortgage Backed Securities (CMBS)

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

13. <i>Mutual Funds</i>		0
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Commercial Debt Obligations

14. a. Commercial Paper	0	
b. Notes	149,882,810	
c. Bonds	0	
d. NCUA Guaranteed Notes	0	
e. Other	0	
SUBTOTAL		149,882,810

15. <i>CMG Notes and other CUNA Mutual Inv Products</i>		0
16. <i>Municipal Securities</i>		0
17. <i>Corporate CUSOs</i>		6,313,356
18. <i>Derivative Contracts</i>		0
19. <i>All Retirement Investment Accounts</i>		25,005,498
20. <i>Other Investments</i>		16,674,300

TOTAL INVESTMENTS (Less Derivatives Contracts)		2,404,392,503
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21. <i>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).</i>		99,795,471
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SCHEDULE A-3A : VALUATION

	Book Value	Fair Value
1. Total Securities Held-to-Maturity	0	0
2. Total Securities Available for Sale	2,327,590,349	2,327,590,349
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)	6,313,356	6,313,356
6. Derivative Contracts	0	0
7. All Other Investments	70,488,798	70,576,121
TOTAL INVESTMENTS (Less Derivatives Contracts)	2,404,392,503	2,404,479,826
8. Book Value of the Aggregate of Investments with Unmatched Embedded Options	2,367,010,959	

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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)	739,530,729	741,116,225	1,585,496	2.420	2.850	0.430	271,778,663	2,717,786,630	1,904,424,808	1000%	50%
2) Commercial MBS	0	0	0	0.000	0.000	0.000	271,778,663	815,335,989	571,327,442	300%	15%
3) FFELP Student Loan Asset-Backed Securities (ABS)	394,244,487	355,062,571	-39,181,916	5.830	6.410	-0.500	271,778,663	2,717,786,630	1,904,424,808	1000%	50%
4) Private Student Loan ABS	91,829,758	88,389,770	-3,439,988	2.550	2.790	-0.050	271,778,663	1,358,893,315	952,212,404	500%	25%
5) Auto Loan/Lease ABS	201,015,220	200,455,532	-559,688	1.980	0.400	0.080	271,778,663	1,358,893,315	952,212,404	500%	25%
6) Credit Card ABS	491,363,650	490,724,873	-638,777	1.680	1.630	0.060	271,778,663	1,358,893,315	952,212,404	500%	25%
7) Other ABS, Not Listed in Items 3 to 6	0	0	0	0.000	0.000	0.000	271,778,663	1,358,893,315	952,212,404	500%	25%
8) Corporate Debt Obligations	150,611,354	149,882,809	-728,545	2.550	2.550	0.130	271,778,663	2,717,786,630	1,904,424,808	1000%	50%
9) Municipal Securities	0	0	0	0.000	0.000	0.000	271,778,663	2,717,786,630	1,904,424,808	1000%	50%
10) Registered Investment Companies	0	0	0	0.000	0.000	0.000	271,778,663	2,717,786,630	1,904,424,808	1000%	50%
11) All Other Investments Not Listed in Items 1 through 10	1,547,150,483	1,550,693,291	3,542,808	0.570	0.980	0.040	271,778,663	271,778,663	190,442,481	100%	5%
TOTALS	3,615,745,681	3,576,325,071	-39,420,610	1.890	2.130	0.070					

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	1,119,436,599	0	0	0	67,944,666	0	135,889,332	0	271,778,663	0	543,557,326
2) SBA Investments	286,619,305	0	0	0	67,944,666	0	135,889,332	0	271,778,663	0	543,557,326
3) Citibank Credit Card Issuance Tru	0	133,095,000	0	0	67,944,666	133,095,000	135,889,332	0	271,778,663	0	543,557,326
4) Chase Issuance Trust	0	96,290,000	0	0	67,944,666	96,290,000	135,889,332	0	271,778,663	0	543,557,326
5) Discover Card Execution Note	0	75,990,000	0	0	67,944,666	75,990,000	135,889,332	0	271,778,663	0	543,557,326
6) BA Credit Card Trust	0	62,300,000	0	0	67,944,666	62,300,000	135,889,332	0	271,778,663	0	543,557,326
7) Ford Credit Floorplan Master O	0	62,225,000	0	62,225,000	67,944,666	0	135,889,332	0	271,778,663	0	543,557,326
8) Ally Master Owner Trust	0	51,706,000	0	51,706,000	67,944,666	0	135,889,332	0	271,778,663	0	543,557,326
9) JPMorgan Chase	0	51,127,851	0	51,127,851	67,944,666	0	135,889,332	0	271,778,663	0	543,557,326
10) GE Dealer Floorplan Master No	0	51,000,000	0	51,000,000	67,944,666	0	135,889,332	0	271,778,663	0	543,557,326
11) American Express Credit Corp	0	44,090,000	0	0	67,944,666	44,090,000	135,889,332	0	271,778,663	0	543,557,326
12) World Financial Netowrk Credit	0	40,260,000	0	0	67,944,666	40,260,000	135,889,332	0	271,778,663	0	543,557,326
13) SLMA 2007-6	0	35,547,130	0	35,547,130	67,944,666	0	135,889,332	0	271,778,663	0	543,557,326
14) Morgan Stanley	0	35,000,000	0	35,000,000	67,944,666	0	135,889,332	0	271,778,663	0	543,557,326
15) Wells Fargo	0	32,299,000	0	32,299,000	67,944,666	0	135,889,332	0	271,778,663	0	543,557,326
TOTALS	1,406,055,904	770,929,981	0	318,904,981		452,025,000		0		0	

SCHEDULE A-4 : FIXED ASSETS

	Purchase Amount	Accum. Deprec.	Net Book Value
1. Data Processing Equipment	7,995,927	4,637,681	3,358,246
2. Land and Building	8,863,192	1,954,936	6,908,256
3. Furniture and Equipment	3,121,946	2,532,522	589,424
4. Leasehold Improvements	860,160	139,816	720,344
5. Leased Assets	0	0	0
6. Other Fixed Assets	0	0	0
TOTAL FIXED ASSETS	20,841,225	9,264,955	11,576,270

SCHEDULE A-5 : ACCRUALS AND OTHER ASSETS

	Amount
1. Accrued Income on Loans	111,253
2. Accrued Income on Investments	1,970,139
3. Other Accrued Income	0
TOTAL ACCRUED INCOME	2,081,392
4. <i>Goodwill</i>	3,401,412
5. <i>Identifiable Intangible Assets</i>	14,446,137
6. <i>Other Assets</i>	13,417,501
7. <i>NCUSIF Capitalization Deposit</i>	1,522,367
TOTAL ACCRUED INCOME AND OTHER ASSETS	34,868,809

SCHEDULE L-1 : LIABILITIES

	Amount
1. a. Borrowings from Other Corporates or Credit Unions	0
b. Other Borrowings	87,000,000
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	87,000,000
2. <i>Accounts Payable</i>	9,781,249
3. <i>Uncollected Deposits</i>	37,470,518
4. <i>Dividends Payable on Shares and Certificates</i>	551,007
5. <i>Interest Payable on Borrowings</i>	0
6. <i>Derivative Contracts</i>	0
7. <i>Other Liabilities</i>	3,732,859
TOTAL LIABILITIES	138,535,633
TOTAL BORROWINGS SUBJECT TO NCUA RULES AND REGULATIONS LIMITATION	87,000,000
<i>Ten Times Capital</i>	2,717,786,630

SCHEDULE L-2 : SHARES

	Amount	
<i>Deposits from Member Credit Unions</i>		
1. Daily Shares	2,943,648,022	
2. Time Certificates	310,254,113	
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	1,085	
SUBTOTAL		3,253,903,220
<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	100,000	
SUBTOTAL		100,000
<i>Nonperpetual Capitals Accounts</i>		82,720,000
<i>All Other Deposits</i>		
21. Nonmember Credit Union Deposits	0	
22. Affiliate Deposits	92,727,684	
23. Non-affiliate Deposits	0	
24. Natural Person Deposits	0	
SUBTOTAL		92,727,684
TOTAL SHARES		3,429,450,904
<i>NCUSIF Insured Shares</i>		
25. Total Insured Shares (\$250,000 Insurable Limit)		152,588,058

SCHEDULE IS-1 : INVESTMENT INCOME

	Monthly Amount
1. US. Government and Government Guaranteed Obligations	66,009
2. Obligations of US. Government Sponsored Enterprises	56,567
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	261,013
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	224,505
11. Private Mortgage Related Issues	597,551
12. Asset Backed Securities	1,801,016
13. Mutual Funds	0
14. Corporate Debt	132,136
15. Municipal Securities	0
16. Corporate CUSOs (Do not include income that was eliminated due to consolidation)	0
17. Other Investments	45,716
TOTAL INVESTMENT INCOME	3,184,513

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	1,236	
NET REPURCHASE EARNINGS	(1,236)	

SCHEDULE IS-3 : COST OF FUNDS

	Monthly Amount	
1. Dividends on Shares and Certificates	884,564	
2. Dividends Paid to Members on Repurchase Certificates	0	IS-2
3. Interest on Borrowings	26,950	
4. Interest Paid to Others on Repurchase Transactions	1,236	IS-2
TOTAL COST OF FUNDS	912,750	

SCHEDULE IS-4 : INVESTMENT GAINS AND LOSSES

	Monthly Amount
1. Gain/Loss on Trading Portfolios	0
2. Gain/Loss on Investments	671,877
3. Gain/Loss on Investments - Other Than Temporary Impairment (OTTI)	(173,997)

SCHEDULE IS-5 : OPERATING EXPENSES

	Monthly Amount	
Personnel		
1. a. Salaries	1,440,324	
b. Employee Benefits	279,512	
c. Other	0	
SUBTOTAL		1,719,836
Training, Travel, and Communications		
2. a. Travel and Conference	2,649	
b. Education and Promotion	44,285	
c. Telephone	52,241	
d. Postage	3,151	
e. Other	0	
SUBTOTAL		102,326
Fees		
3. a. League Dues	0	
b. League Support Payments	0	
c. Professional and Outside Services	164,584	
d. Investment Advisory Fees	10,298	
e. Other	(4,629)	
SUBTOTAL		170,253
Furniture and Equipment		
4. a. Leased Data Processing Equipment	0	
b. Leased Furniture and Equipment	0	
c. Maintenance of Furniture and Equipment	124,264	
d. Depreciation of Data Processing Equipment	98,494	
e. Depreciation of Furniture and Equipment	13,526	
f. Other	16,562	
SUBTOTAL		252,846
Occupancy		
5. a. Office Lease Costs	22,927	
b. Utilities	16,353	
c. Hazard Insurance	5,379	
d. Building Maintenance	17,162	
e. Real Estate Taxes	7,083	
f. Building Depreciation	14,484	
g. Leasehold Improvements Depreciation	7,329	
h. Other	30,593	
SUBTOTAL		121,310
6. <i>Provision for Loan Loss</i>		0
7. <i>All Other Expenses</i>		1,174,807
TOTAL OPERATING EXPENSES		3,541,378

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.	Other Comprehensive Income		
	1. Accumulated Unrealized G/L on AFS Securities	(30,420,986)	
	2. Accumulated FASB 133 Adjustments	0	
	3. Other Comprehensive Income Items	(8,999,624)	
f.	Undivided Earnings	32,431,244	
g.	Accumulated Net Income/Loss	8,936,957	
h.	Perpetual Contributed Capital (PCC)- Members	219,181,014	
i.	PCC-Nonmembers	0	
j.	Nonperpetual Capital Accounts (NCA)	82,720,000	
k.	Amortized Portion of Nonperpetual Capital Accounts	82,700,000	
l.	Paid-In Capital (Members)	0	
m.	Paid-In Capital (Non-Members)	0	
n.	Retained Earnings	61,971,790	
o.	Total Capital Dollars	271,778,663	C-2
p.	Total Amount Pledged in Capital Escrow Accounts	0	
2. a.	Retained Earnings Ratio (RE)	1.66%	
b.	Core Capital Ratio (not applicable after June 2015)	7.55%	C-2
c.	Capital Ratio (not applicable after June 2015)	7.30%	C-2
d.	Tier 1 Capital Ratio	7.38%	C-2
e.	Total Capital Ratio	7.30%	C-2
f.	Tier One Risk Based Capital Ratio	19.43%	C-2
g.	Total Risk Based Capital Ratio	19.21%	C-2
3. a.	Date of Most Recent NEV Simulation	12/31/2015	
b.	Base Case NEV (\$)	239,030,000	
c.	NEV Ratio	6.27%	
d.	Percentage NEV Change - Plus (+) 300bp	-2.42%	
e.	Percentage NEV Change - Minus (-) 300bp	0.00%	
f.	Expanded Authority Operating Level	3	
	<i>Enter All Applicable Approved Authorities</i>	0	
	<i>1 for Base</i>	0	
	<i>2 for Base Plus (+)</i>	0	
	<i>3 for Part 1</i>	0	
	<i>4 for Part 2</i>	0	
	<i>5 for Part 3</i>	0	
	<i>6 for Part 4</i>	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%
1,219,925,721	1,119,703,763	100,221,958	0	0	0
138,086,313	0	138,086,313	0	0	0
0	0	0	0	0	0
2,327,590,349	760,528,545	73,516,759	209,029,490	1,284,515,555	0
0	0	0	0	0	0
76,802,154	23,849,000	21,634,300	0	31,318,854	0
0	0	0	0	0	0
11,576,270	0	0	0	11,576,270	0
34,868,809	0	0	0	34,868,809	0
3,808,849,616	1,904,081,308	333,459,330	209,029,490	1,362,279,488	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) Indemnification 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
3,476,755,579	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
1,216,300	0%	0	0	0	0	0	0
0	0%	0	0	0	0	0	0
0	0%	0	0	0	0	0	0
3,477,971,879		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)

1,904,081,308	333,459,330	209,029,490	1,362,279,488	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	66,691,866	104,514,745	1,362,279,488	0
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23) Total Risk-Weight Assets (sum of 21 C, D, E, & F)

1,533,486,099

CAPITAL AMOUNTS

24) Tier 1 Capital	274,839,448
25) Tier 2 Capital	20,000
26) Total Capital	271,778,663

CAPITAL RATIOS

27) Tier 1	7.38%
28) Leverage (effective October 21, 2013)	7.38%
29) Tier 1 Risk-Based Capital Ratio	19.43%
30) Total Risk-Based Capital Ratio	19.21%

The following data are capital calculations provided as a historical reference and are only applicable prior to June 2015 under the previous version of Part 704.

CAPITAL AMOUNTS	
1) Core Capital	281,152,804
2) Adjusted Core Capital	274,839,448
3) Supplementary Capital	20,000
4) Total Capital	271,778,663

CAPITAL RATIOS	
5) Core Capital	7.55%
6) Capital	7.30%
7) Interim Leverage	7.30%

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				3,427,169,469
b.	Twelve month moving DANA				3,723,846,381
c.	Moving monthly average net risk-weighted assets (MMANRA)				1,414,796,989
2.	Number of All Current Members				840
3.	Number of All Credit Union Members				801
4.	Number of Full Time Employees (or Full Time Equivalent)				163
5.	Number of Part Time Employees				6
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)				12/31/2014
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)	3,080,785
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	6,313,356

(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.	3,080,785
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