



Where Credit Unions Belong

NCUA 5310 Report

September 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	1,471,278,188	A-1
b. Loans - Net	151,113,783	A-2
c. Total Securities Held-to-Maturity	0	A-3A
d. Total Securities Available for Sale	2,268,562,599	A-3A
e. Total Securities in Trading Portfolio	0	A-3A
f. Total Non-FASB 115 Investments	78,818,623	A-3A
g. Derivative Contracts	0	A-3
h. Total Investments (Less Derivatives Contracts)	2,347,381,222	A-3
i. Fixed Assets - Net	11,673,274	A-4
j. Accrued Income and Other Assets	35,620,393	A-5
TOTAL ASSETS	4,017,066,860	
 Liabilities		
2. a. Borrowings	390,000,000	L-1
b. Accounts Payable	995,815	L-1
c. Uncollected Deposits	50,396,357	L-1
d. Dividends Payable on Shares and Certificates	32,998	L-1
e. Interest Payable on Borrowings	1,702	L-1
f. Derivative Contracts	0	L-1
g. Other Liabilities	3,854,685	L-1
TOTAL LIABILITIES	445,281,557	
 Shares and Equity		
3. TOTAL SHARES	3,311,231,028	L-2
4. a. Corporate Reserves	0	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	(16,604,188)	C-1
2. Accumulated FASB 133 Adjustments	0	C-1
3. Other Comprehensive Income Items	(9,550,810)	C-1
f. Undivided Earnings	67,535,368	C-1
g. Accumulated Net Income/Loss	0	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	260,554,275	
 TOTAL LIABILITIES, SHARES, AND EQUITY	 4,017,066,860	

SCHEDULE IS : INCOME STATEMENT

<i>Income and Expenses</i>	Monthly Amount	Schedule Code
1. a. Investment Income	3,795,361	IS-1
b. Loan Interest Income	223,024	Manual Input
c. Trading Gains/Losses(Realized and Unrealized)	0	IS-4
TOTAL INTEREST INCOME	4,018,385	
2. Cost of Funds	1,053,153	IS-3
NET INTEREST INCOME	2,965,232	
3. a. Fee Income	1,846,283	Manual Input
b. Miscellaneous Operating Income	0	Manual Input
c. Investment Gains/Losses	631,148	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	2,477,431	
4. Operating Expenses	3,723,995	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	59,100	Manual Input
NET INCOME	1,772,256	
10. Extraordinary Items	0	Manual Input
11. Cumulative Effect of Changes in Acctg. Principle	0	Manual Input
NET INCOME AFTER EXTRAORDINARY ITEMS & OTHER ADJUSTMENTS	1,772,256	
12. Equity Transfer for PCC and PIC Dividends	63,094	Manual Input
NET CONTRIBUTION TO EQUITY	1,709,162	

SCHEDULE LR: LIQUIDITY REPORT

1. Remaining Maturity Schedule

Maturity	<u>Assets</u>		<u>Liabilities</u>	
	Investments	Loans	Shares	Borrowings
1 1- day	1,758,926	40,336,450	3,030,434,218	390,000,000
2 2-30 days	4,090,176	15,249,000	104,698,000	0
3 31-90 days	3,409,814	15,745,000	91,763,000	0
4 91-180 days	143,792,845	6,200,000	56,609,858	0
5 181 days < 1 yr.	171,947,853	27,000,000	7,484,732	0
6 1-3 years	653,880,791	46,583,333	20,220,000	0
7 > 3 years	1,368,500,817	0	21,220	0
Totals	2,347,381,222	151,113,783	3,311,231,028	390,000,000

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	145,000,000	0	9/29/2016
Repurchase Agreements Lines	500,000,000	0	9/29/2016
Federal Home Loan Bank Lines	868,459,304	390,000,000	9/30/2016
Other Inflows	459,504,341	0	9/29/2016
TOTALS	1,972,963,645	390,000,000	
b. Outflows:			
Advised / Revocable LOC	3,444,749,197	151,113,783	9/30/2016
Committed / Irrevocable LOC	0	0	1/1/1900
Loan Participation Commitments	0	0	1/1/1900
Irrevocable Stand-by Letters of Credit	1,295,400	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 3,446,044,597

0

0

151,113,783

1/1/1900

1/1/1900

3. Effective Weighted Average Life (WAL) of Assets

1.58

4. Effective WAL of Investments

1.62

5. Effective WAL of Liabilities

0.03

6. Effective WAL of Loans

0.69

7. Reverse Repo/Repo Transactions Qualifying for Netting

0

8. Limited Liquidity Securities

61,980,741

9. Total Secured Borrowing

390,000,000

SCHEDULE A-1 : CASH & BALANCES DUE

<i>Cash</i>	Amount
1. Cash in Banks	157,181,363
2. Federal Reserve Banks	1,314,096,825
3. Other Cash	0
TOTAL CASH	1,471,278,188
<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	1,471,278,188

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	115,708,604
6. Unsecured	0
7. Loans Derived from Securities Purchased from Members with Agreement to Resell	0
8. Other	0
SUBTOTAL	115,708,604
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	35,405,179
18. Unsecured	0
19. Loans to Non-Credit Union Members	0
20. Other	0
SUBTOTAL	35,405,179
TOTAL LOANS	151,113,783
21. Allowance for Loan and Lease Losses	0
NET LOANS	151,113,783

Loan Background Information	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	0
4. Outstanding Loans to Leagues and Affiliated Parties	35,405,179
5. Approved Lines of Credit to Leagues and Affiliated Parties	114,335,183
6. Total Lines to Watchlist Institutions and Other Parties	40,749,000

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		369,273,145
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		
b.	Certificates of Deposit	25,072,000	
c.	Deposit Notes	0	
d.	Compensating Balances	0	
e.	Other	0	
	SUBTOTAL		25,072,000

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	539,695,336	
c.	Mortgage Backed Pass Throughs	14,540,022	
d.	Asset Backed Securities	4,711,640	
e.	Other	0	
	SUBTOTAL		558,946,998

Privately Issued Mortgage Related Issues

10. a.	Fixed Rate CMOs/REMICs	14,943,356	
b.	Variable Rate CMOs/REMICs	67,288,732	
c.	Mortgage Backed Pass Throughs	0	
d.	Other	0	
	SUBTOTAL		82,232,088

SCHEDULE A-3 : INVESTMENTS (Continued)

Amount

Asset Backed Securities

11. a. Fixed Rate Credit Cards	45,639,726	
b. Variable Rate Credit Cards	395,132,892	
c. Fixed Rate Autos	10,027,294	
d. Variable Rate Autos	157,809,227	
e. Fixed Rate Home Equity	14,022,417	
f. Variable Rate Home Equity	79,519,836	
g. Fixed FFELP Student Loans	0	
h. Variable FFELP Student Loans	302,262,286	
i. Fixed Private Student Loans	0	
j. Variable Private Student Loans	70,195,310	
k. Fixed Rate Other	0	
l. Variable Rate Other	0	
SUBTOTAL		1,074,608,988

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	183,501,380	
c. Bonds	0	
d. NCUA Guaranteed Notes	0	
e. Other	0	
SUBTOTAL		183,501,380

15. CMG Notes and other CUNA Mutual Inv Products		0
16. Municipal Securities		0
17. Corporate CUSOs		5,998,430
18. Derivative Contracts		0
19. All Retirement Investment Accounts		25,877,494
20. Other Investments		21,870,699

TOTAL INVESTMENTS (Less Derivatives Contracts)		2,347,381,222
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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).		85,340,971
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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	1,105,493
c.	Other Assets	
1a.	Split Dollar Collateral Assignment Arrangements	24,772,001
1b.	Endorsement Split Dollar Arrangements	0
2.	Other Insurance	0
3.	Other Non-insurance	0
d.	Total	25,877,494

SCHEDULE A-3A : VALUATION

	Book Value	Fair Value
1. Total Securities Held-to-Maturity	0	0
2. Total Securities Available for Sale	2,268,562,599	2,268,562,599
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)	5,998,430	5,998,430
6. Derivative Contracts	0	0
7. All Other Investments	72,820,193	72,875,573
TOTAL INVESTMENTS (Less Derivatives Contracts)	2,347,381,222	2,347,436,602
8. Book Value of the Aggregate of Investments with Unmatched Embedded Options	2,294,717,598	

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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)	738,455,497	734,721,338	-3,734,159	2,170	2,580	0.290	281,599,958	2,815,999,580	2,008,533,430	1000%	50%
2) Commercial MBS	0	0	0	0.000	0.000	0.000	281,599,958	844,799,874	602,560,029	300%	15%
3) FFELP Student Loan Asset-Backed Securities (ABS)	329,083,788	302,262,286	-26,821,502	6,100	6,690	-0.530	281,599,958	2,815,999,580	2,008,533,430	1000%	50%
4) Private Student Loan ABS	72,802,310	70,195,310	-2,607,000	2,350	2,570	-0.050	281,599,958	1,407,999,790	1,004,266,715	500%	25%
5) Auto Loan/Lease ABS	167,609,842	167,836,522	226,680	1,730	0,430	0.060	281,599,958	1,407,999,790	1,004,266,715	500%	25%
6) Credit Card ABS	439,949,085	440,772,618	823,533	1,230	1,160	0.120	281,599,958	1,407,999,790	1,004,266,715	500%	25%
7) Other ABS, Not Listed in Items 3 to 6	0	0	0	0.000	0,000	0.000	281,599,958	1,407,999,790	1,004,266,715	500%	25%
8) Corporate Debt Obligations	182,975,732	183,501,380	525,648	1,890	1,890	0.130	281,599,958	2,815,999,580	2,008,533,430	1000%	50%
9) Municipal Securities	0	0	0	0.000	0,000	0.000	281,599,958	2,815,999,580	2,008,533,430	1000%	50%
10) Registered Investment Companies	0	0	0	0.000	0,000	0.000	281,599,958	2,815,999,580	2,008,533,430	1000%	50%
11) All Other Investments Not Listed in Items 1 through 10	1,860,191,532	1,865,623,334	5,431,802	0,620	0,820	0.040	281,599,958	281,599,958	200,853,343	100%	5%
TOTALS	3,791,067,786	3,764,912,788	-26,154,998	1,620	1,780	0,050					

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	1,314,096,825	0	0	0	70,399,990	0	140,799,979	0	281,599,958	0	563,199,916
2) SBA Investments	361,830,379	0	0	0	70,399,990	0	140,799,979	0	281,599,958	0	563,199,916
3) Chase Issuance Trust	0	134,870,000	0	0	70,399,990	134,870,000	140,799,979	0	281,599,958	0	563,199,916
4) BA Credit Card Trust	0	92,300,000	0	0	70,399,990	92,300,000	140,799,979	0	281,599,958	0	563,199,916
5) Capital One Multi-Asset Executi	0	91,579,000	0	0	70,399,990	91,579,000	140,799,979	0	281,599,958	0	563,199,916
6) Citibank Credit Card Issuance T	0	83,095,000	0	0	70,399,990	83,095,000	140,799,979	0	281,599,958	0	563,199,916
7) Wells Fargo	0	67,299,000	0	67,299,000	70,399,990	0	140,799,979	0	281,599,958	0	563,199,916
8) Discover Card Execution Note	0	65,990,000	0	0	70,399,990	65,990,000	140,799,979	0	281,599,958	0	563,199,916
9) Ford Credit Floorplan Master O	0	59,225,000	0	59,225,000	70,399,990	0	140,799,979	0	281,599,958	0	563,199,916
10) American Express Credit Accou	0	59,090,000	0	0	70,399,990	59,090,000	140,799,979	0	281,599,958	0	563,199,916
11) JPMorgan Chase	0	44,229,091	0	44,229,091	70,399,990	0	140,799,979	0	281,599,958	0	563,199,916
12) Mercedes-Benz Master Ownter	0	40,000,000	0	40,000,000	70,399,990	0	140,799,979	0	281,599,958	0	563,199,916
13) Ally Master Owner Trust	0	37,411,000	0	37,411,000	70,399,990	0	140,799,979	0	281,599,958	0	563,199,916
14) Morgan Stanley	0	35,000,000	0	35,000,000	70,399,990	0	140,799,979	0	281,599,958	0	563,199,916
15) SLMA 2007-6	0	34,410,233	0	34,410,233	70,399,990	0	140,799,979	0	281,599,958	0	563,199,916
TOTALS	1,675,927,204	844,498,324	0	317,574,324		526,924,000		0		0	

SCHEDULE A-4 : FIXED ASSETS

	Purchase Amount	Accum. Deprec.	Net Book Value
1. Data Processing Equipment	9,317,319	5,669,835	3,647,484
2. Land and Building	8,863,192	2,085,292	6,777,900
3. Furniture and Equipment	3,161,164	2,610,353	550,811
4. Leasehold Improvements	910,785	213,706	697,079
5. Leased Assets	0	0	0
6. Other Fixed Assets	0	0	0
TOTAL FIXED ASSETS	22,252,460	10,579,186	11,673,274

SCHEDULE A-5 : ACCRUALS AND OTHER ASSETS

	Amount
1. Accrued Income on Loans	99,177
2. Accrued Income on Investments	2,473,411
3. Other Accrued Income	0
TOTAL ACCRUED INCOME	2,572,588
4. <i>Goodwill</i>	3,401,412
5. <i>Identifiable Intangible Assets</i>	12,314,470
6. <i>Other Assets</i>	15,806,042
7. <i>NCUSIF Capitalization Deposit</i>	1,525,881
TOTAL ACCRUED INCOME AND OTHER ASSETS	35,620,393

SCHEDULE L-1 : LIABILITIES

	Amount
1. a. Borrowings from Other Corporates or Credit Unions	0
b. Other Borrowings	390,000,000
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	390,000,000
2. <i>Accounts Payable</i>	995,815
3. <i>Uncollected Deposits</i>	50,396,357
4. <i>Dividends Payable on Shares and Certificates</i>	32,998
5. <i>Interest Payable on Borrowings</i>	1,702
6. <i>Derivative Contracts</i>	0
7. <i>Other Liabilities</i>	3,854,685
TOTAL LIABILITIES	445,281,557
TOTAL BORROWINGS SUBJECT TO NCUA RULES AND REGULATIONS LIMITATION	390,000,000
<i>Ten Times Capital</i>	2,815,999,580

SCHEDULE L-2 : SHARES

Amount

Deposits from Member Credit Unions

1. Daily Shares	2,956,762,591	
2. Time Certificates	268,531,000	
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	1,045	
SUBTOTAL		3,225,294,636

Deposits from Other Corporates

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

Membership Capital

19. Qualifying Membership Capital, Net of Amortization	0	
20. Amortized Portion of Membership Capital under Notification	0	
SUBTOTAL		0

Nonperpetual Capitals Accounts

20,000

All Other Deposits

21. Nonmember Credit Union Deposits	0	
22. Affiliate Deposits	85,916,392	
23. Non-affiliate Deposits	0	
24. Natural Person Deposits	0	
SUBTOTAL		85,916,392

TOTAL SHARES

3,311,231,028

NCUSIF Insured Shares

25. Total Insured Shares (\$250,000 Insurable Limit)		153,388,753
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SCHEDULE IS-1 : INVESTMENT INCOME

	Monthly Amount
1. US. Government and Government Guaranteed Obligations	296,571
2. Obligations of US. Government Sponsored Enterprises	0
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	557,433
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	370,101
11. Private Mortgage Related Issues	674,400
12. Asset Backed Securities	1,559,535
13. Mutual Funds	0
14. Corporate Debt	217,319
15. Municipal Securities	0
16. Corporate CUSOs (Do not include income that was eliminated due to consolidation)	0
17. Other Investments	120,002
TOTAL INVESTMENT INCOME	3,795,361

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	1,210	
NET REPURCHASE EARNINGS	(1,210)	

SCHEDULE IS-3 : COST OF FUNDS

	Monthly Amount	
1. Dividends on Shares and Certificates	768,047	
2. Dividends Paid to Members on Repurchase Certificates	0	IS-2
3. Interest on Borrowings	283,896	
4. Interest Paid to Others on Repurchase Transactions	1,210	IS-2
TOTAL COST OF FUNDS	1,053,153	

SCHEDULE IS-4 : INVESTMENT GAINS AND LOSSES

	Monthly Amount
1. Gain/Loss on Trading Portfolios	0
2. Gain/Loss on Investments	631,148
3. Gain/Loss on Investments - Other Than Temporary Impairment (OTTI)	0

SCHEDULE IS-5 : OPERATING EXPENSES

	Monthly Amount	
Personnel		
1. a. Salaries	1,426,604	
b. Employee Benefits	307,882	
c. Other	0	
SUBTOTAL		1,734,486
Training, Travel, and Communications		
2. a. Travel and Conference	57,905	
b. Education and Promotion	100,514	
c. Telephone	51,202	
d. Postage	4,691	
e. Other	0	
SUBTOTAL		214,312
Fees		
3. a. League Dues	0	
b. League Support Payments	0	
c. Professional and Outside Services	203,809	
d. Investment Advisory Fees	6,658	
e. Other	5,104	
SUBTOTAL		215,571
Furniture and Equipment		
4. a. Leased Data Processing Equipment	0	
b. Leased Furniture and Equipment	0	
c. Maintenance of Furniture and Equipment	111,502	
d. Depreciation of Data Processing Equipment	138,224	
e. Depreciation of Furniture and Equipment	14,113	
f. Other	7,346	
SUBTOTAL		271,185
Occupancy		
5. a. Office Lease Costs	21,247	
b. Utilities	17,653	
c. Hazard Insurance	5,354	
d. Building Maintenance	10,915	
e. Real Estate Taxes	16,572	
f. Building Depreciation	14,484	
g. Leasehold Improvements Depreciation	8,540	
h. Other	30,523	
SUBTOTAL		125,288
6. <i>Provision for Loan Loss</i>		0
7. <i>All Other Expenses</i>		1,163,153
TOTAL OPERATING EXPENSES		3,723,995

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	0	
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	(16,604,188)	
	2. Accumulated FASB 133 Adjustments	0	
	3. Other Comprehensive Income Items	(9,550,810)	
g.	Undivided Earnings	67,535,368	
h.	Accumulated Net Income/Loss	0	
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	68,404,483	
p.	Total Capital Dollars	281,599,958	C-2
q.	Total Amount Pledged in Capital Escrow Accounts	0	
2. a.	Retained Earnings Ratio (RE)	1.81%	
b.	Tier 1 Capital Ratio	7.47%	C-2
c.	Total Capital Ratio	7.47%	C-2
d.	Tier 1 Risk Based Capital Ratio	22.18%	C-2
e.	Total Risk Based Capital Ratio	22.18%	C-2
3. a.	Date of Most Recent NEV Simulation	9/30/2016	
b.	Base Case NEV (\$)	259,802,000	
c.	NEV Ratio	6.47%	
d.	Percentage NEV Change - Plus (+) 300bp	-2.69%	
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%
1,471,278,188	1,314,577,622	156,700,566	0	0	0
151,113,783	0	151,113,783	0	0	0
0	0	0	0	0	0
2,268,562,599	866,653,587	61,566,556	175,774,340	1,164,568,116	0
0	0	0	0	0	0
78,818,623	19,864,000	27,078,699	0	31,875,924	0
0	0	0	0	0	0
11,673,274	0	0	0	11,673,274	0
35,620,393	0	0	0	35,620,393	0
4,017,066,860	2,201,095,209	396,459,604	175,774,340	1,243,737,707	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
3,444,749,197	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
1,295,400	0%	0	0	0	0	0	0
0	0%	0	0	0	0	0	0
0	0%	0	0	0	0	0	0
3,446,044,597		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)

2,201,095,209	396,459,604	175,774,340	1,243,737,707	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	79,291,921	87,887,170	1,243,737,707	0
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23) Total Risk-Weight Assets (sum of 21 C, D, E, & F)

1,410,916,798

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

CAPITAL AMOUNTS

24) Tier 1 Capital	281,579,958
25) Tier 2 Capital	20,000
26) Total Capital	281,599,958

CAPITAL RATIOS

27) Tier 1	7.47%
28) Leverage (effective October 21, 2013)	7.47%
29) Tier 1 Risk-Based Capital Ratio	22.18%
30) Total Risk-Based Capital Ratio	22.18%

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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				4,049,478,973
b.	Twelve month moving DANA				3,770,090,221
c.	Moving monthly average net risk-weighted assets (MMANRA)				1,269,358,370
2.	Number of All Current Members				826
3.	Number of All Credit Union Members				785
4.	Number of Full Time Employees (or Full Time Equivalent)				173
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)	3,259,354
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	5,998,430

(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.	0
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