



Where Credit Unions Belong

NCUA 5310 Report

December 2013

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	1,275,478,223	A-1
b. Loans - Net	20,801,431	A-2
c. Total Securities Held-to-Maturity	2,355,592	A-3A
d. Total Securities Available for Sale	1,806,592,425	A-3A
e. Total Securities in Trading Portfolio	0	A-3A
f. Total Non-FASB 115 Investments	122,162,957	A-3A
g. Derivative Contracts	0	A-3
h. Total Investments (Less Derivatives Contracts)	1,931,110,974	A-3
i. Fixed Assets - Net	10,545,590	A-4
j. Accrued Income and Other Assets	44,565,816	A-5
TOTAL ASSETS	3,282,502,034	
 Liabilities		
2. a. Borrowings	20,000,000	L-1
b. Accounts Payable	912,808	L-1
c. Uncollected Deposits	31,382,057	L-1
d. Dividends Payable on Shares and Certificates	711,457	L-1
e. Interest Payable on Borrowings	67,775	L-1
f. Derivative Contracts	0	L-1
g. Other Liabilities	3,703,149	L-1
TOTAL LIABILITIES	56,777,246	
 Shares and Equity		
3. TOTAL SHARES	3,015,924,291	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	(34,198,069)	C-1
2. Accumulated FASB 133 Adjustments	0	C-1
3. Other Comprehensive Income Items	(17,425,639)	C-1
e. Undivided Earnings	20,003,290	C-1
f. Accumulated Net Income/Loss	4,716,501	C-1
g. Perpetual Contributed Capital (PCC)- Members	216,969,940	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	209,800,497	
 TOTAL LIABILITIES, SHARES, AND EQUITY	 3,282,502,034	

SCHEDULE IS : INCOME STATEMENT

<i>Income and Expenses</i>	Monthly Amount	Schedule Code
1. a. Investment Income	1,866,194	IS-1
b. Loan Interest Income	43,035	Manual Input
c. Trading Gains/Losses(Realized and Unrealized)	0	IS-4
TOTAL INTEREST INCOME	1,909,229	
2. Cost of Funds	827,050	IS-3
NET INTEREST INCOME	1,082,179	
3. a. Fee Income	1,918,199	Manual Input
b. Miscellaneous Operating Income	0	Manual Input
c. Investment Gains/Losses	(1,017,307)	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	900,892	
4. Operating Expenses	3,606,013	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)	5,989	Manual Input
9. Minority Interest	46,614	Manual Input
NET INCOME	(1,582,317)	
10. Extraordinary Items	0	Manual Input
11. Cumulative Effect of Changes in Acctg. Principle	0	Manual Input
NET INCOME AFTER EXTRAORDINARY ITEMS & OTHER ADJUSTMENTS	(1,582,317)	
12. Equity Transfer for PCC and PIC Dividends	64,541	Manual Input
NET CONTRIBUTION TO EQUITY	(1,646,858)	

SCHEDULE LR: LIQUIDITY REPORT

1. Remaining Maturity Schedule

Maturity	<u>Assets</u>		<u>Liabilities</u>	
	Investments	Loans	Shares	Borrowings
1 1- day	52,892,505	15,952,442	2,517,832,883	0
2 2-30 days	108,742,988	0	147,597,103	0
3 31-90 days	26,605,760	0	27,078,800	0
4 91-180 days	23,656,895	0	15,253,870	0
5 181 days < 1 yr.	107,416,584	0	115,742,211	20,000,000
6 1-3 years	470,715,418	2,000,000	192,398,000	0
7 > 3 years	1,141,080,825	2,848,989	21,425	0
Totals	1,931,110,975	20,801,431	3,015,924,292	20,000,000

2. Liquidity Commitments

	<u>Contractual Amount</u>	<u>Outstanding Amount</u>	<u>Last Test Date</u>
a. Inflows:			
Advised / Revocable LOC	0	0	1/1/1900
Committed / Irrevocable LOC	0	0	1/1/1900
Commercial Paper	0	0	1/1/1900
MTN Program	0	0	1/1/1900
Fed Funds Line	65,000,000	0	10/2/2013
Repurchase Agreements Lines	500,000,000	0	12/17/2013
Federal Home Loan Bank Lines	178,522,263	20,000,000	12/31/2013
Other Inflows	470,837,640	0	10/2/2013
TOTALS	1,214,359,903	20,000,000	
b. Outflows:			
Advised / Revocable LOC	2,796,443,210	20,801,431	12/31/2013
Committed / Irrevocable LOC	0	0	1/1/1900
Loan Participation Commitments	0	0	1/1/1900
Irrevocable Stand-by Letters of Credit	1,313,415	0	1/1/1900

NCUA 5310 Call Report

Forward Commitment to Purchase
an Asset or Perform under a

Lease Package

0

0

1/1/1900

Other outflows

0

0

1/1/1900

TOTALS

2,797,756,625

20,801,431

3. Effective Weighted Average Life (WAL) of Assets

2.18

4. Effective WAL of Investments

2.19

5. Effective WAL of Liabilities

0.16

6. Effective WAL of Loans

0.21

7. Effective WAL of Equity

71.15

8. Reverse Repo/Repo Transactions Qualifying for Netting

0

9. Limited Liquidity Securities

131,563,388

10. Total Secured Borrowing

20,000,000

SCHEDULE A-1 : CASH & BALANCES DUE

<i>Cash</i>	Amount
1. Cash in Banks	76,458,425
2. Federal Reserve Banks	1,198,896,344
3. Other Cash	360
TOTAL CASH	1,275,355,129
<i>Balances Due</i>	
4. Uncollected Funds from Banks	2,350
5. Uncollected Funds from Federal Reserve Banks	120,744
6. Other Items Due	0
TOTAL BALANCES DUE	123,094
TOTAL CASH AND BALANCES DUE	1,275,478,223

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	12,952,442
6. Unsecured	0
7. Loans Derived from Securities Purchased from Members with Agreement to Resell	0
8. Other	0
SUBTOTAL	12,952,442

<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)	2,848,989
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	5,000,000
18. Unsecured	0
19. Loans to Non-Credit Union Members	0
20. Other	0
SUBTOTAL	7,848,989

TOTAL LOANS	20,801,431
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21. <i>Allowance for Loan and Lease Losses</i>	0
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NET LOANS	20,801,431
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<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	183,000,000
3. Outstanding Loans to Corporate Officials and Employees	0
4. Outstanding Loans to Leagues and Affiliated Parties	6,450,000
5. Approved Lines of Credit to Leagues and Affiliated Parties	47,413,012
6. Total Lines to Watchlist Institutions and Other Parties	449,758,100

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		73,921,628
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	58,813,888	
c. Deposit Notes	0	
d. Compensating Balances	0	
e. Other	40,638,839	
SUBTOTAL		99,452,727
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	96,432,741	
c. Mortgage Backed Pass Throughs	18,295,412	
d. Asset Backed Securities	8,510,957	
e. Other	0	
SUBTOTAL		123,239,110
Privately Issued Mortgage Related Issues		
10. a. Fixed Rate CMOs/REMICs	21,108,131	
b. Variable Rate CMOs/REMICs	101,656,891	
c. Mortgage Backed Pass Throughs	0	
d. Other	0	
SUBTOTAL		122,765,022

SCHEDULE A-3 : INVESTMENTS (Continued)

Amount

Asset Backed Securities

11. a. Fixed Rate Credit Cards	0
b. Variable Rate Credit Cards	362,439,108
c. Fixed Rate Autos	49,855,333
d. Variable Rate Autos	170,328,147
e. Fixed Rate Home Equity	37,687,098
f. Variable Rate Home Equity	121,143,021
g. Fixed Rate Other	0
h. Variable Rate Other	552,636,678
SUBTOTAL	1,294,089,385

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	194,932,873
c. Bonds	0
d. NCUA Guaranteed Notes	0
e. Other	0
SUBTOTAL	194,932,873

15. <i>CMG Notes and other CUNA Mutual Inv Products</i>	0
16. <i>Municipal Securities</i>	0
17. <i>Corporate CUSOs</i>	7,007,929
18. <i>Derivative Contracts</i>	0
19. <i>All Retirement Investment Accounts</i>	0
20. <i>Other Investments</i>	15,702,300

TOTAL INVESTMENTS (Less Derivatives Contracts) **1,931,110,974**

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).* **257,688,359**

SCHEDULE A-3A : VALUATION

	Book Value	Fair Value
1. Total Securities Held-to-Maturity	2,355,592	3,010,097
2. Total Securities Available for Sale	1,806,592,425	1,806,592,425
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)	7,007,929	7,007,929
6. Derivative Contracts	0	0
7. All Other Investments	115,155,028	115,166,556
TOTAL INVESTMENTS (Less Derivatives Contracts)	1,931,110,974	1,931,777,007
8. Book Value of the Aggregate of Investments with Unmatched Embedded Options	1,856,095,100	

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)	411,101,723	404,834,263	-6,267,460	4.110	5.150	1.990	280,531,204	2,805,312,040	1,641,251,017	1000%	50%
2) Commercial MBS	0	0	0	0.000	0.000	0.000	280,531,204	841,593,612	492,375,305	300%	15%
3) FFELP Student Loan Asset-Backed Securities (ABS)	481,021,508	439,964,862	-41,056,646	6.690	7.690	0.230	280,531,204	2,805,312,040	1,641,251,017	1000%	50%
4) Private Student Loan ABS	118,180,460	112,671,816	-5,508,644	2.890	3.880	1.430	280,531,204	1,402,656,020	820,625,509	500%	25%
5) Auto Loan/Lease ABS	220,092,597	220,183,479	90,882	0.870	0.870	0.150	280,531,204	1,402,656,020	820,625,509	500%	25%
6) Credit Card ABS	363,197,962	362,439,108	-758,854	2.360	2.360	0.060	280,531,204	1,402,656,020	820,625,509	500%	25%
7) Other ABS, Not Listed in Items 3 to 6	0	0	0	0.000	0.000	0.000	280,531,204	1,402,656,020	820,625,509	500%	25%
8) Corporate Debt Obligations	194,384,485	194,932,874	548,389	2.350	2.350	0.860	280,531,204	2,805,312,040	1,641,251,017	1000%	50%
9) Municipal Securities	0	0	0	0.000	0.000	0.000	280,531,204	2,805,312,040	1,641,251,017	1000%	50%
10) Registered Investment Companies	0	0	0	0.000	0.000	0.000	280,531,204	2,805,312,040	1,641,251,017	1000%	50%
11) All Other Investments Not Listed in Items 1 through 10	1,447,523,943	1,448,852,578	1,328,635	0.160	0.230	0.290	280,531,204	280,531,204	164,125,102	100%	5%
TOTALS	3,235,502,678	3,183,878,980	-51,623,698	2.189	2.550	0.560					

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)

NCUA 5310 Call Report

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	#####	0	0	0	70,132,801	0	140,265,602	0	280,531,204	0	561,062,408
2) SBA Investments	67,189,588	0	0	0	70,132,801	0	140,265,602	0	280,531,204	0	561,062,408
3) Chase Issuance CC Trust	0	133,790,000	0	0	70,132,801	133,790,000	140,265,602	0	280,531,204	0	561,062,408
4) GE Master Note Trust	0	67,460,000	0	0	70,132,801	67,460,000	140,265,602	0	280,531,204	0	561,062,408
5) Citibank OMNI	0	66,759,000	0	0	70,132,801	66,759,000	140,265,602	0	280,531,204	0	561,062,408
6) FORD Master Owner Trust	0	63,465,000	0	63,465,000	70,132,801	0	140,265,602	0	280,531,204	0	561,062,408
7) Ally Master Owner Trust	0	55,080,000	0	55,080,000	70,132,801	0	140,265,602	0	280,531,204	0	561,062,408
8) JP Morgan Chase	0	52,011,258	0	52,011,258	70,132,801	0	140,265,602	0	280,531,204	0	561,062,408
9) Nissan Motor Owner Trust	0	51,730,000	0	51,730,000	70,132,801	0	140,265,602	0	280,531,204	0	561,062,408
10) Wells Fargo	0	49,222,000	0	49,222,000	70,132,801	0	140,265,602	0	280,531,204	0	561,062,408
11) SLMA 2006-4	0	43,536,000	0	43,536,000	70,132,801	0	140,265,602	0	280,531,204	0	561,062,408
12) Citibank	0	40,377,539	0	40,377,539	70,132,801	0	140,265,602	0	280,531,204	0	561,062,408
13) GE Capital	0	40,120,000	0	40,120,000	70,132,801	0	140,265,602	0	280,531,204	0	561,062,408
14) SLMA 2007-6	0	37,000,000	0	37,000,000	70,132,801	0	140,265,602	0	280,531,204	0	561,062,408
15) SLMA 2007-4	0	36,932,884	0	36,932,884	70,132,801	0	140,265,602	0	280,531,204	0	561,062,408
TOTALS	#####	737,483,681	0	469,474,681		268,009,000		0		0	

SCHEDULE A-4 : FIXED ASSETS

	Purchase Amount	Accum. Deprec.	Net Book Value
1. Data Processing Equipment	6,114,752	3,873,012	2,241,740
2. Land and Building	9,114,843	1,841,017	7,273,826
3. Furniture and Equipment	3,130,314	2,303,443	826,871
4. Leasehold Improvements	207,814	4,661	203,153
5. Leased Assets	0	0	0
6. Other Fixed Assets	0	0	0
TOTAL FIXED ASSETS	18,567,723	8,022,133	10,545,590

SCHEDULE A-5 : ACCRUALS AND OTHER ASSETS

	Amount
1. Accrued Income on Loans	13,934
2. Accrued Income on Investments	1,985,639
3. Other Accrued Income	0
TOTAL ACCRUED INCOME	1,999,573
4. <i>Goodwill</i>	3,401,412
5. <i>Identifiable Intangible Assets</i>	22,113,141
6. <i>Other Assets</i>	15,219,926
7. <i>NCUSIF Capitalization Deposit</i>	1,831,764
TOTAL ACCRUED INCOME AND OTHER ASSETS	44,565,816

SCHEDULE L-1 : LIABILITIES

Amount

1. a. Borrowings from Other Corporates or Credit Unions	0
b. Other Borrowings	20,000,000
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	20,000,000
2. <i>Accounts Payable</i>	912,808
3. <i>Uncollected Deposits</i>	31,382,057
4. <i>Dividends Payable on Shares and Certificates</i>	711,457
5. <i>Interest Payable on Borrowings</i>	67,775
6. <i>Derivative Contracts</i>	0
7. <i>Other Liabilities</i>	3,703,149
TOTAL LIABILITIES	56,777,246
TOTAL BORROWINGS SUBJECT TO NCUA RULES AND REGULATIONS LIMITATION	20,000,000
<i>Ten Times Capital</i>	2,805,312,040
<i>Fifty Percent of Shares and Capital (Less Shares Created by Member Reverse Repurchase Agreements)</i>	1,648,227,748

SCHEDULE L-2 : SHARES

Amount

Deposits from Member Credit Unions

1. Daily Shares	2,455,754,461	
2. Time Certificates	373,368,498	
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	1,425	
SUBTOTAL		2,829,124,384

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	260,205	
20. Amortized Portion of Membership Capital under Notification	25,833,284	
SUBTOTAL		26,093,489

Nonperpetual Capitals Accounts

82,720,000

All Other Deposits

21. Nonmember Credit Union Deposits	0	
22. Affiliate Deposits	77,986,418	
23. Non-affiliate Deposits	0	
24. Natural Person Deposits	0	
SUBTOTAL		77,986,418

TOTAL SHARES

3,015,924,291

NCUSIF Insured Shares

25. Total Insured Shares (\$250,000 Insurable Limit)		179,120,893
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SCHEDULE IS-1 : INVESTMENT INCOME

	Monthly Amount
1. US. Government and Government Guaranteed Obligations	27,971
2. Obligations of US. Government Sponsored Enterprises	46,785
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	353,271
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	148,144
11. Private Mortgage Related Issues	350,153
12. Asset Backed Securities	781,973
13. Mutual Funds	0
14. Corporate Debt	151,986
15. Municipal Securities	0
16. Corporate CUSOs (Do not include income that was eliminated due to consolidation)	0
17. Other Investments	5,911
TOTAL INVESTMENT INCOME	1,866,194

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	1,096	
NET REPURCHASE EARNINGS	(1,096)	

SCHEDULE IS-3 : COST OF FUNDS

	Monthly Amount	
1. Dividends on Shares and Certificates	758,179	
2. Dividends Paid to Members on Repurchase Certificates	0	IS-2
3. Interest on Borrowings	67,775	
4. Interest Paid to Others on Repurchase Transactions	1,096	IS-2
TOTAL COST OF FUNDS	827,050	

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)	(1,017,307)

SCHEDULE IS-5 : OPERATING EXPENSES

	Monthly Amount	
Personnel		
1. a. Salaries	1,263,495	
b. Employee Benefits	221,270	
c. Other	0	
SUBTOTAL		1,484,765
Training, Travel, and Communications		
2. a. Travel and Conference	60,338	
b. Education and Promotion	8,194	
c. Telephone	57,947	
d. Postage	5,056	
e. Other	0	
SUBTOTAL		131,535
Fees		
3. a. League Dues	0	
b. League Support Payments	0	
c. Professional and Outside Services	116,528	
d. Investment Advisory Fees	8,761	
e. Other	4,435	
SUBTOTAL		129,724
Furniture and Equipment		
4. a. Leased Data Processing Equipment	0	
b. Leased Furniture and Equipment	0	
c. Maintenance of Furniture and Equipment	113,391	
d. Depreciation of Data Processing Equipment	79,057	
e. Depreciation of Furniture and Equipment	24,712	
f. Other	15,378	
SUBTOTAL		232,538
Occupancy		
5. a. Office Lease Costs	21,784	
b. Utilities	18,668	
c. Hazard Insurance	9,036	
d. Building Maintenance	18,562	
e. Real Estate Taxes	10,541	
f. Building Depreciation	16,378	
g. Leasehold Improvements Depreciation	2,030	
h. Other	29,175	
SUBTOTAL		126,174
6. <i>Provision for Loan Loss</i>		0
7. <i>All Other Expenses</i>		1,501,277
TOTAL OPERATING EXPENSES		3,606,013

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

	Amount	
1. a. Qualifying Membership Capital, Net of Amortization	260,205	L-2
b. Corporate Reserves	19,734,474	
c. Other Reserves	0	
d. Equity Aquired in Merger	0	
e. Other Comprehensive Income		
1. Accumulated Unrealized G/L on AFS Securities	(34,198,069)	
2. Accumulated FASB 133 Adjustments	0	
3. Other Comprehensive Income Items	(17,425,639)	
f. Undivided Earnings	20,003,290	
g. Accumulated Net Income/Loss	4,716,501	
h. Perpetual Contributed Capital (PCC)- Members	216,969,940	
i. PCC-Nonmembers	0	
j. Nonperpetual Capital Accounts (NCA)	82,720,000	
k. Amortized Portion of Nonperpetual Capital Accounts	55,171,443	
l. Paid-In Capital (Members)	0	
m. Paid-In Capital (Non-Members)	0	
n. Retained Earnings	45,323,380	
o. Total Capital Dollars	280,531,204	C-2
p. Total Amount Pledged in Capital Escrow Accounts	0	
2. a. Retained Earnings Ratio (RE)	1.15%	
b. Core Capital Ratio	6.64%	C-2
c. Capital Ratio	7.10%	C-2
d. Interim Leverage Ratio	7.10%	C-2
e. Tier One Risk Based Capital Ratio	16.39%	C-2
f. Total Risk Based Capital Ratio	18.01%	C-2
3. a. Date of Most Recent NEV Simulation	12/31/2013	
b. Base Case NEV (\$)	235,670,000	
c. NEV Ratio	7.18%	
d. Percentage NEV Change - Plus (+) 300bp	-7.11%	
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%
1,275,478,223	1,196,333,306	79,144,917	0	0	0
20,801,431	0	17,952,442	0	2,848,989	0
2,355,592	0	0	2,355,592	0	0
1,806,592,425	73,921,628	123,239,110	279,239,558	1,330,192,129	0
0	0	0	0	0	0
122,162,957	53,009,888	62,145,139	0	7,007,930	0
0	0	0	0	0	0
10,545,590	0	0	0	10,545,590	0
44,565,816	0	0	0	44,565,816	0
3,282,502,034	1,323,264,822	282,481,608	281,595,150	1,395,160,454	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
2,796,443,210	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
1,313,415	0%	0	0	0	0	0	0
0	0%	0	0	0	0	0	0
0	0%	0	0	0	0	0	0
2,797,756,625		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)

1,323,264,822	282,481,608	281,595,150	1,395,160,454	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	56,496,322	140,797,575	1,395,160,454	0
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23) Total Risk-Weight Assets (sum of 21 C, D, E, & F)

1,592,454,351

CAPITAL AMOUNTS

24) Core Capital	262,293,320
25) Adjusted Core Capital	255,285,391
26) Supplementary Capital	27,548,557
27) Total Capital	280,531,204

CAPITAL RATIOS

28) Core Capital	6.64%
29) Capital	7.10%
30) Interim Leverage	7.10%
31) Leverage (effective October 21, 2013)	6.46%
32) Tier 1 Risk-Based Capital Ratio	16.39%
33) Total Risk-Based Capital Ratio	18.01%

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				3,363,687,975
b.	Twelve month moving DANA				3,951,871,072
c.	Moving monthly average net risk-weighted assets (MMANRA)				1,557,682,859
2.	Number of All Current Members				917
3.	Number of All Credit Union Members				879
4.	Number of Full Time Employees (or Full Time Equivalent)				163
5.	Number of Part Time Employees				10
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)				12/31/2012
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)	2,302,744
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	05/04/2013
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	09/30/2008
17.	Dollar amount of loans to corporate CUSOs (If the corporate prepares consolidated financial statement)	1,450,000
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	7,007,929

(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.	2,302,744
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