

**NATIONAL CREDIT UNION CENTRAL LIQUIDITY FACILITY**

**BALANCE SHEET  
AS OF JULY 31, 2013**

**STATEMENT OF REVENUE AND EXPENSES  
FOR PERIOD ENDING JULY 31, 2013**

	<u>2013</u>	<u>2012</u>		<u>CURRENT MONTH</u>	<u>YEAR TO DATE</u>	<u>PRIOR YEAR TO DATE</u>
<b>ASSETS</b>			<b>INCOME</b>			
Cash & Cash Equivalents	\$28,320,736	\$1,927,559,008	Interest on Loans	\$0	\$0	\$0
Demand Account	0	0	Income from Investments	76,980	485,368	1,035,190
Accounts Receivable	0	0	Other	0	0	0
Investments	96,421,827	15,000,339	<i>Total Revenue</i>	<u>\$76,980</u>	<u>\$485,368</u>	<u>\$1,035,190</u>
Loans:			<b>EXPENSES</b>			
NCUSIF	0	0	Personnel Services	\$29,039	\$143,896	\$230,669
Regular Member	0	0	Personnel Benefits	7,365	30,973	56,899
<i>Total Loans</i>	<u>0</u>	<u>0</u>	Employee Travel	0	0	0
Interest Receivable	325,318	124,302	Rent, Communications/Utilities	703	4,044	6,609
Prepaid Expenses	0	0	Printing, Reproduction & Postage	271	548	1,030
<b>TOTAL ASSETS</b>	<u><b>\$125,067,881</b></u>	<u><b>\$1,942,683,649</b></u>	Supplies and Materials	(74)	144	684
			Group Agent Service Fees	0	0	0
<b>CURRENT LIABILITIES</b>			Other Services	3,635	15,839	25,001
Accounts Payable	\$48,844	\$67,633	<i>Total Operating Expenses</i>	<u>\$40,939</u>	<u>\$195,444</u>	<u>\$320,892</u>
Dividends Payable	8,000	15,949	LRC Interest Expenses	0	7,352	25
Interest Payable-LRC*	0	0	Other Expenses	2,099	13,165	0
Notes Payable-FFB**	0	0	<b>TOTAL EXPENSES</b>	<u><b>\$43,038</b></u>	<u><b>\$215,962</b></u>	<u><b>\$320,916</b></u>
Regular Member Deposits-LRC*	353,936	297,976	Reserve for Losses	0	0	0
Other Liabilities	0	0	Net Income Before Dividends	\$33,942	\$269,406	\$714,273
Suspense Pending Cap Stock Purchase	0	0	Dividends Accrued	7,350	51,754	116,452
Other Accrued Expenses	75,594	1,253,845	<b>NET INCOME</b>	<u><b>\$26,592</b></u>		
<i>Total Liabilities</i>	<u>\$486,374</u>	<u>\$1,635,403</u>	Retained Earnings		<u>\$217,652</u>	<u>\$597,821</u>
<b>EQUITY</b>						
Capital Stock Regular Members	97,092,623	66,437,576	Dividend Rate First Quarter -	2013	2012	2011
Capital Stock Agent Members	0	1,847,652,967	Dividend Rate Second Quarter -	0.10	0.01	0.30
<i>Total Capital Stock ***</i>	<u>97,092,623</u>	<u>1,914,090,543</u>	Dividend Rate Third Quarter -	0.10	0.01	0.16
Retained Earnings Prior Year	27,271,232	26,359,882	Dividend Rate Fourth Quarter -		0.10	0.09
Retained Earnings Current Year:						0.07
Unappropriated	0	0				
Appropriated	217,652	597,821				
<i>Total Equity</i>	<u>\$124,581,507</u>	<u>\$1,941,048,246</u>				
<b>TOTAL LIABILITIES AND EQUITY</b>	<u><b>\$125,067,881</b></u>	<u><b>\$1,942,683,649</b></u>				

	<u>2013</u>	<u>2012</u>	<u>2011</u>
Dividend Rate First Quarter -	0.10	0.01	0.30
Dividend Rate Second Quarter -	0.10	0.01	0.16
Dividend Rate Third Quarter -		0.01	0.09
Dividend Rate Fourth Quarter -		0.10	0.07

\*\*\*\*\*SELECTED RATIOS\*\*\*\*\*

BALANCE SHEET	<u>7/31/2013</u>	<u>7/31/2012</u>	OPERATIONS	<u>Current Month</u>	<u>Year to Date</u>	<u>Prior Year-to-Date</u>
Stock & Retained Earnings/Total Assets	99.61%	99.92%	Total Operating Expenses/Total Revenue	53.18%	40.27%	31.00%
Loans/Total Assets	0.00%	0.00%	Net Income(before Divs)/Total Revenue	44.09%	55.51%	69.00%
Loans/Stock & Retained Earnings	0.00%	0.00%	Loan/Total Revenue	0.00%	0.00%	0.00%
Total Liabilities/Stock & Retained Earnings	0.39%	0.08%				

\*LRC=Liquidity Reserve and Clearing \*\*FFB=Federal Financing Bank

\*\*\*Required (\$50 par value; authorized: 3,883,705 shares; issued and outstanding: 1,941,852 shares)

  
 J. Owen Cole, President