

NATIONAL RURAL UTILITIES COOPERATIVE FINANCE CORP /DC/
 Form 424B3
 April 15, 2013

CALCULATION OF REGISTRATION FEE

| Title of Each Class of Securities Offered | Maximum Aggregate Offering Price | Amount of Registration Fee(1)(2) |
|---|----------------------------------|----------------------------------|
| 2.000% Corporates® Due April 15, 2021 | \$2,271,000 | \$309.76 |

(1) Calculated in accordance with Rule 457(r) under the Securities Act of 1933.

(2) The amount in this column has been transmitted to the SEC in connection with the securities offered by means of this pricing supplement.

Filed Under Rule 424(b)(3), Registration Statement No. 333-177949 Pricing Supplement Number 286 Dated April 15, 2013 (To: Prospectus Dated November 14, 2011 and Prospectus Supplement Dated November 17, 2011)

| CUSIP Number | Principal Amount | Selling Price | Gross Concession | Net Proceeds | Coupon Type | Coupon Rate | Coupon Frequency | Maturity Date | 1st Coupon Date | 1st Coupon Amount |
|--------------|------------------|---------------|------------------|----------------|-------------|-------------|------------------|---------------|-----------------|-------------------|
| 63743FQY5 | \$2,271,000 | 100% | 1.550% | \$2,235,799.50 | Fixed | 2.000% | MONTHLY | 04/15/2021 | 05/15/2013 | \$1.50 |

Redemption Information: Non-Callable

| | | |
|---|--|---|
| National Rural Utilities Cooperative Finance Corp | Offering Dates: Monday, April 8, 2013 through Monday, April 15, 2013 @12:00 PM ET Trade Date: Monday, April 15, 2013 Settlement Date: Thursday, April 18, 2013 Minimum Denomination/Increments: \$1,000.00/\$1,000.00 Initial trades settle flat and clear SDFS: DTC Book Entry only DTC number: 0235 via RBC Dain Rauscher Inc. Agents: Citigroup, Comerica Securities, J.J.B. Hilliard, W.L. Lyons, Inc., Morgan Stanley, UBS Investment Bank, Wells Fargo | National Rural Utilities Cooperative Finance Corp Prospectus Dated November 14, 2011 |
|---|--|---|

If the maturity date or an interest payment date for any note is not a Business Day (as term is defined in Prospectus), principal, premium, if any, and interest for that note is paid on the next Business Day, and no interest will accrue from, and after, the maturity date or interest payment date.

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