

12/31/2018							
Concentration as a Percent of Total Assets and Net Worth							
Metric	Amount	Green	Yellow	Red	Actual	As % Of	Current Status (Color)
Aggregate MBLs and Participations - Total Limit	\$3,056,920	<11%	11 - 12.25%	>12.25%	2.8%	TA	
	\$3,056,920	<150%	150 - 175%	>175%	21.2%	NW	
MBL Participations to one Originator	\$487,656	<40%	40 - 50%	> 50%	3.4%	NW	
MBL-GSA Bldgs	\$0	<40%	40 - 50%	>50%	0.0%	NW	
MBL-First & Second Mtg Residential Property	\$0	<20%	20 - 25%	>25%	0.0%	NW	
MBL - First Mtg Commercial Property	\$2,605,737	<90%	90 - 100%	>100%	18.0%	NW	
MBL - Commercial Business Equipment	\$0	<8%	8 - 10%	>10%	0.0%	NW	
MBL - Auto & Truck	\$0	<40%	40 - 50%	>50%	0.0%	NW	
MBL - Unsecured	\$0	<8%	8 - 10%	>10%	0.0%	NW	
MBL-Construction & Development	\$0	<8%	8 - 10%	>10%	0.0%	NW	
MBL - One Member or Company (group of members)	\$0	<10%	10 - 15%	>15%	0.0%	NW	
MBL - Unsecured to One Member or Company	\$0	<\$75k	\$75k-\$100k	>\$100k	\$0		
Total Real Estate Loans	\$17,450,143	<25%	25 - 30%	>30%	16.1%	TA	
	\$17,450,143	<225%	225 - 250%	>250%	120.8%	NW	
Total First Mortgage Fixed	\$8,667,512	< 20	20 - 25%	> 25%	8.0%	TA	
	\$8,667,512	<200%	200 - 220%	>220%	60.0%	NW	
Second Mortg & HELOCs (Total Limit) to Total Assets	\$10,253,886	<15	15 - 20%	> 20%	9.5%	TA	
	\$10,253,886	< 120%	120 - 125%	>125%	71.0%	NW	
Aggregate Unsecured Loans (Includes Visa) - Total Limit	\$14,608,173	< 15%	15 - 20%	> 20%	13.5%	TA	
	\$14,608,173	<125%	125 - 150%	>150%	101.2%	NW	
Total First Mortgage Real Estate Loans over 15 Years	\$6,173,187	<18%	18 - 20%	>20%	5.7%	TA	
Total Second Mortgage Fixed	\$175,217	< 8%	8 - 10%	>10%	0.2%	TA	
HELOCs Total Limit	\$10,529,852	<10%	10 - 15%	>15%	9.7%	TA	
Total Loans / Assets Ratio	\$58,733,438	< 75%	75 - 80%	>80%	54.3%	TA	

Metric	Amount	Green	Yellow	Red	Actual	As % Of	Current Status (Color)
Fixed Rate Assets	\$88,743,131	< 87%	87 -90%	>90%	82.1%	TA	
Total Non-Residential RE Loans	\$109,087	< 35%	35 - 40%	>40%	0.8%	NW	
Direct Auto Loans	\$22,594,385	< 225%	225 -250%	>250%	156.5%	NW	
CULS Participation loans	\$7,443,308	<80%	80 - 100%	>100%	51.5%	NW	
Total Auto Loans (including CULS)	\$30,037,693	< 250%	250 - 275%	275%	208.0%	NW	
Credit Card Loans Total Limit	\$8,211,797	< 75%	75 - 80%	> 80%	56.9%	NW	
All Other Loans	\$1,072,239	< 45%	45 - 50%	>50%	7.4%	NW	
Borrowings/Total Shares & Liabilities	\$0	< 8%	8 -10%	>10%	0.0%	Dep+ Liab	
Investments							
Capital Investments in Corporate CUs	\$198,748	< 3%	3 - 5%	> 5%	1.4%	NW	
Certificates of Deposit	\$35,337,000	< __%	__ - __%	> __%	244.7%	NW	No Limit - Insured & Liquid
Government Agencies	\$500,000	< 40%	40 - 45%	> 45%	3.5%	NW	
CASD SERP	\$1,365,403	< 20%	20 - 25%	> 25%	9.5%	NW	

Concentration as a Percent of Member Deposits 12/31/2018							
Metric	Amount	Green	Yellow	Red	Actual	As % Of	Current Status (Color)
Total Loans to Total Deposits	\$58,733,438	< 90%	90 - 95%	> 95%	63.7%	Dep	
Reg Shares & Share Drafts	\$61,500,449	<70%	70 -75%	> 75%	66.7%	Dep	
Money Market Accts	\$14,332,895	< 25%	25 -30%	> 30%	15.5%	Dep	
Certificates of Deposits	\$9,206,907	< 35%	35 - 40%	> 40%	10.0%	Dep	
Total Deposits to One Member	\$1,797,180	< 3%	3 -5%	> 5%	1.9%	Dep	