

Concentration as a Percent of Total Assets

DATE: 12/31/2012

Metric	Amount	Green	Yellow	Red	Actual	Current Status (Color)
Aggregate member business loan limit	\$2,111,322	< 8%	8 - 10%	> 10%	2.4%	
Total Real Estate loans to Total Assets	\$15,649,615	<25%	25 - 30%	> 30%	17.8%	
Total First Mortgage Real Estate loans over 15 years to Total Assets	\$8,986,800	< 18%	18 - 20%	> 20%	10.2%	
Total First Mortgage Fixed to Total Assets	\$11,822,966	< 20	20 - 25%	> 25%	13.5%	
Total Second Mortgage Fixed to Total Assets	\$1,194,842	< 8	8 - 10%	> 10%	1.4%	
Total HELOCs to Total Assets	\$2,297,527	< 8	8 - 10%	> 10%	2.6%	
Total Second Mortg & HELOCs to Total Assets	\$3,492,368	< 12	12 - 15%	> 15%	4.0%	
Loans/Assets Ratio	\$47,057,796	< 75%	75 - 80%	> 80%	53.6%	
Aggregate Unsecured Loans (includes VISA loans)	\$7,899,225	< 15%	15 - 20%	> 20%	9.0%	
Total investments in Govn't Backed Securities	\$2,150,000	< 5%	5 -10%	>10%	2.4%	
Fixed Rate Assets to Total Assets	\$74,979,633	< 87%	87 -90%	> 90%	85.4%	

Concentration as a Percent of Member Deposits

DATE: 12/31/12

Metric	Amount	Green	Yellow	Red	Actual	Current Status (Color)
Total Loans to Total Deposits	\$47,057,796	< 90%	90 - 95%	> 95%	60.8%	
Reg Shares & Share Drafts	\$42,391,822	<60%	60 -65%	> 65%	54.7%	
Money Market Accts	\$13,845,674	< 25%	25 -30%	> 30%	17.9%	
Certificates of Deposits	\$18,457,575	< 35%	35 - 40%	> 40%	23.8%	
Total Shares to One Member	\$1,368,663	< 3%	3 -5%	> 5%	1.8%	

Concentration as a Percent of Net Worth

DATE: 12/31/12

Metric	Amount	Green	Yellow	Red	Actual	Current Status (Color)
Total Real Estate Loans	\$15,649,615	<225%	225 - 250%	>250%	142.3%	
Total Fixed Rate First Mortgage Loans	\$11,822,966	<175%	175 - 200%	>200%	107.5%	
Total Second Mortgage & HELOCs	\$3,492,368	< 120%	120 - 125%	>125%	31.8%	
Member Business RE Loans-Residential Rental	\$2,111,322	<75%	75 - 80%	>80%	19.2%	
Total Non-Residential RE Loans	\$334,280	< 35%	35 - 40%	>40%	3.0%	
Direct Auto Loans	\$16,783,291	< 225%	225 -250%	>250%	152.6%	
CULS Participation loans	\$5,464,400	< 55%	55 - 60%	>60%	49.7%	
Credit Card Loans	\$2,495,176	< 40_ %	40 - 45%	> 45%	22.7%	
Total Unsecured Loans (including Credit Cards)	\$7,899,225	< 125%	125 - 150%	>150%	71.8%	
All other loans	\$1,261,265	<45%	45 - 50%	>50%	11.5%	
Borrowings/Total Shares & Net Worth	\$0	<8%	8 -10%	> 10%	0.0%	
Investments						
Capital Investments in Corporate CUs	\$198,748	< 3%	3 - 5%	>5%	1.8%	
Certificates of Deposit	\$30,362,000	< __%	__ - __%	>__%	276.1%	No Limit - Insured & Liquid
Government Agencies	\$1,500,000	<40%	40 - 45%	>45%	13.6%	