VERIBANC[®], Inc., 'Trust with Verification' Post Office Box 608, Greenville, Rhode Island 02828 1-800-837-4226 (1-800-VERIBANC)

CREDIT UNION INDUSTRY TOTALS FOR 24 MEASURES

Amounts in Thousands (\$000)	Quarter Ending	06/30/2016	03/31/2016	12/31/2015	09/30/2015	06/30/2015	03/31/2015	12/31/2014	09/30/2014	06/30/2014	03/31/2014	12/31/2013	09/30/2013
	Data Release Date	09/06/2016	06/03/2016	03/03/2016	12/04/2015	09/03/2015	06/02/2015	03/02/2015	12/04/2014	09/02/2014	06/03/2014	03/03/2014	12/02/2013
1. Agricultural Loans †		\$3,139,020	\$3,021,886	\$2,972,116	\$2,920,685	\$2,722,131	\$2,656,292	\$2,632,795	\$2,575,570	\$2,518,215	\$2,423,785	\$2,372,875	\$2,351,769
2. Assets		\$1,290,210,014	\$1,278,102,799	\$1,240,287,174	\$1,213,569,438	\$1,201,816,024	\$1,194,968,085	\$1,154,337,697	\$1,139,189,000	\$1,136,446,776	\$1,134,775,802	\$1,093,771,537	\$1,088,723,729
3. Automobile Loans		\$282,973,326	\$272,399,221	\$264,535,139	\$257,923,885	\$248,060,927	\$238,755,658	\$232,126,754	\$224,701,041	\$214,925,331	\$205,519,135	\$200,563,705	\$195,827,672
4. Brokered Deposits		\$24,024,770	\$23,847,706	\$23,342,190	\$23,224,408	\$22,830,732	\$22,556,712	\$22,420,959	\$22,556,838	\$22,679,103	\$22,490,097	\$22,042,215	\$22,208,474
5. Commercial and Industrial Loans		\$53,214,158	\$51,442,382	\$49,993,180	\$47,957,145	\$46,316,741	\$44,957,063	\$44,020,020	\$42,733,092	\$41,125,899	\$39,759,188	\$38,552,705	\$37,398,627
6. Credit Card Loans		\$49,575,341	\$48,327,289	\$49,296,039	\$47,451,729	\$46,305,457	\$45,186,343	\$46,446,680	\$44,541,950	\$43,364,080	\$41,970,643	\$43,047,914	\$41,144,931
7. Commercial Real Estate Loans		\$76,370,793	\$75,295,527	\$75,396,388	\$74,396,139	\$73,124,838	\$72,470,775	\$72,871,219	\$72,361,599	\$71,480,742	\$70,715,892	\$71,920,633	\$71,736,535
8. Consumer Loans †		\$332,548,668	\$320,726,509	\$313,831,178	\$305,375,614	\$294,366,385	\$283,942,001	\$278,573,434	\$269,242,991	\$258,289,411	\$247,489,778	\$243,611,619	\$236,972,604
9. Deposits		\$1,090,372,866	\$1,084,606,683	\$1,048,067,097	\$1,020,792,574	\$1,016,383,209	\$1,017,172,120	\$979,094,728	\$966,627,198	\$969,949,709	\$976,499,191	\$938,547,009	\$934,855,274
10. Number of Full-time Employees		263,738	259,655	257,213	254,655	252,323	249,111	246,812	244,634	242,808	240,829	239,192	237,342
11. Excess Problem Loans †		\$1,167,228	\$960,094	\$1,271,766	\$1,193,830	\$982,760	\$700,868	\$1,239,548	\$1,181,484	\$1,048,367	\$830,861	\$1,304,163	\$1,197,424
12. Equity Capital		\$138,309,312	\$135,165,112	\$131,450,563	\$131,008,864	\$128,364,301	\$126,898,502	\$124,045,910	\$122,034,932	\$120,126,030	\$116,775,417	\$113,799,867	\$111,783,650
13. Loan Loss Reserve		\$7,604,485	\$7,471,621	\$7,407,275	\$7,207,156	\$7,053,726	\$7,013,939	\$7,028,610	\$7,083,341	\$7,132,031	\$7,236,875	\$7,386,291	\$7,644,787
14. Loans		\$834,330,983	\$809,849,900	\$797,600,794	\$780,205,902	\$755,549,553	\$731,327,237	\$722,010,501	\$704,774,454	\$682,814,274	\$661,211,576	\$654,202,208	\$640,117,985
15. Other Consumer Loans †		\$35,934,126	\$34,782,618	\$35,233,825	\$34,351,673	\$33,095,189	\$31,880,921	\$32,480,229	\$31,370,107	\$30,161,158	\$28,915,360	\$29,521,285	\$28,487,961
16. Other Loans †		\$48,944,356	\$46,544,577	\$46,230,482	\$45,998,671	\$44,378,169	\$41,770,246	\$41,607,525	\$41,146,559	\$39,569,273	\$37,430,806	\$37,389,738	\$36,723,215
17. Personal Loans †		\$444,853,586	\$430,804,654	\$424,461,391	\$414,123,426	\$400,586,412	\$388,293,698	\$383,924,882	\$372,974,697	\$359,931,311	\$347,121,030	\$345,053,536	\$337,197,099
18. Problem Loans †		\$6,245,411	\$5,731,075	\$6,468,043	\$6,068,279	\$5,605,521	\$5,012,468	\$6,133,686	\$6,014,294	\$5,828,916	\$5,360,989	\$6,585,038	\$6,505,941

^{† -} Expanded Descriptions

N.A. - NOT AVAILABLE

Report Date: 09/08/2016

Above numbers do not reflect re-filed (amended) Call Reports after the above referenced Data Release Date.

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^{1.} Agricultural-Related Loans: Loans secured by Farmland + Loans to Finance Agricultural Production

^{8.} Consumer Loans: Credit Card + Auto Loans

^{11.} Excess Problem Loans: Problem Loans - Loan Loss Reserve

^{15.} Other Consumer Loans: All Other Non-Credit Card Unsecured Loans/Lines of Credit

^{16.} Other Loans: Total Loans - (Unsecured Credit Card Loans + Other Unsecured Loans + Real Estate Owned)

^{17.} Personal Loans: Unsecured Credit Card Loans + Other Unsecured Loans + Auto Loans + Other Real Estate Loans and Lines of Credit

^{18.} Problem Loans: Loans That Are 2 Or More Months Delinquent

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19. Quarterly Net Income		\$2,504,220	\$2,329,327	\$1,959,443	\$2,292,697	\$2,436,583	\$2,255,868	\$2,052,514	\$2,398,671	\$2,338,804	\$2,129,795	\$1,996,148	\$1,851,167
20. Real Estate Loans		\$416,903,835	\$407,796,195	\$402,305,308	\$394,479,944	\$383,709,811	\$373,734,067	\$369,349,312	\$363,014,797	\$354,794,432	\$347,375,632	\$343,679,567	\$337,934,205
21. Real Estate Owned		\$616,385	\$683,659	\$714,471	\$760,135	\$804,063	\$862,297	\$899,990	\$950,643	\$975,665	\$1,041,754	\$1,050,554	\$1,103,162
22. Standby Letters of Credit		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
23. Securities		\$183,611,526	\$182,686,215	\$182,793,276	\$177,952,549	\$184,047,830	\$186,150,913	\$179,106,055	\$187,951,123	\$188,732,703	\$188,709,524	\$182,778,438	\$188,524,701
24. Uninsured Deposits		\$76,623,804	\$78,080,376	\$73,657,977	\$68,143,458	\$67,359,389	\$70,022,984	\$63,759,689	\$61,574,888	\$62,019,344	\$66,720,950	\$60,312,586	\$59,523,565

N.A. - NOT AVAILABLE

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