VERIBANC[®], Inc., Beyond 'CAMELS' 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	12/31/2014	09/30/2014	06/30/2014	03/31/2014	12/31/2013	09/30/2013	06/30/2013	03/31/2013	12/31/2012	09/30/2012	06/30/2012	03/31/2012
	Data Release Date	03/02/2015	12/04/2014	09/02/2014	06/03/2014	03/03/2014	12/02/2013	08/30/2013	05/31/2013	03/01/2013	12/05/2012	08/31/2012	06/01/2012
1. Agricultural Loans †		\$2,632,795	\$2,575,570	\$2,518,215	\$2,423,785	\$2,372,875	\$2,351,769	\$2,299,845	\$2,191,675	\$2,217,321	\$2,146,191	\$2,092,504	\$2,010,839
2. Assets		\$1,154,337,697	\$1,139,189,000	\$1,136,446,776	\$1,134,775,802	\$1,093,771,537	\$1,088,723,729	\$1,091,476,504	\$1,096,066,861	\$1,057,603,202	\$1,053,325,110	\$1,054,144,647	\$1,055,249,903
3. Automobile Loans		\$232,126,754	\$224,701,041	\$214,925,331	\$205,519,135	\$200,563,705	\$195,827,672	\$189,462,341	\$183,227,610	\$180,294,933	\$177,702,166	\$172,676,858	\$168,021,963
4. Brokered Deposits		\$22,420,959	\$22,556,838	\$22,679,103	\$22,490,097	\$22,042,215	\$22,208,474	\$22,561,903	\$22,339,060	\$21,734,905	\$21,153,159	\$20,577,618	\$18,473,961
5. Commercial and Industrial Loans		\$44,020,020	\$42,733,092	\$41,125,899	\$39,759,188	\$38,552,705	\$37,398,627	\$36,303,338	\$35,298,388	\$34,558,129	\$33,580,701	\$32,898,207	\$32,409,362
6. Credit Card Loans		\$46,446,680	\$44,541,950	\$43,364,080	\$41,970,643	\$43,047,914	\$41,144,931	\$40,007,144	\$39,036,135	\$39,953,315	\$38,246,520	\$37,329,694	\$36,554,419
7. Commercial Real Estate Loans		\$72,871,219	\$72,361,599	\$71,480,742	\$70,715,892	\$71,920,633	\$71,736,535	\$72,048,910	\$72,986,861	\$74,950,308	\$76,390,529	\$77,512,387	\$78,879,037
8. Consumer Loans †		\$278,573,434	\$269,242,991	\$258,289,411	\$247,489,778	\$243,611,619	\$236,972,604	\$229,469,485	\$222,263,745	\$220,248,248	\$215,948,687	\$210,006,552	\$204,576,382
9. Deposits		\$979,094,728	\$966,627,198	\$969,949,709	\$976,499,191	\$938,547,009	\$934,855,274	\$941,725,096	\$947,464,927	\$910,618,905	\$907,052,989	\$912,454,266	\$916,635,251
10. Number of Full-time Employees		246,812	244,634	242,808	240,829	239,192	237,342	236,405	233,954	232,723	230,791	229,433	226,739
11. Excess Problem Loans †		\$1,239,548	\$1,181,484	\$1,048,367	\$830,861	\$1,304,163	\$1,197,424	\$1,164,517	\$1,017,576	\$1,350,013	\$1,366,259	\$1,282,126	\$1,884,409
12. Equity Capital		\$124,045,910	\$122,034,932	\$120,126,030	\$116,775,417	\$113,799,867	\$111,783,650	\$110,514,026	\$110,931,540	\$109,062,304	\$107,310,647	\$104,621,841	\$102,189,735
13. Loan Loss Reserve		\$7,028,610	\$7,083,341	\$7,132,031	\$7,236,875	\$7,386,291	\$7,644,787	\$7,797,140	\$7,976,408	\$8,232,849	\$8,417,774	\$8,641,101	\$8,824,716
14. Loans		\$722,010,501	\$704,774,454	\$682,814,274	\$661,211,576	\$654,202,208	\$640,117,985	\$621,928,512	\$607,923,054	\$605,945,467	\$599,379,744	\$590,006,352	\$580,276,273
15. Other Consumer Loans †		\$32,480,229	\$31,370,107	\$30,161,158	\$28,915,360	\$29,521,285	\$28,487,961	\$27,394,961	\$26,479,158	\$27,073,888	\$26,369,658	\$25,563,135	\$24,920,808
16. Other Loans †		\$41,607,525	\$41,146,559	\$39,569,273	\$37,430,806	\$37,389,738	\$36,723,215	\$35,350,659	\$33,920,193	\$33,610,389	\$33,542,879	\$32,912,211	\$31,988,634
17. Personal Loans †		\$383,924,882	\$372,974,697	\$359,931,311	\$347,121,030	\$345,053,536	\$337,197,099	\$328,913,356	\$321,729,764	\$322,272,444	\$318,708,873	\$313,082,074	\$308,376,227
18. Problem Loans †		\$6,133,686	\$6,014,294	\$5,828,916	\$5,360,989	\$6,585,038	\$6,505,941	\$6,458,271	\$6,198,193	\$7,034,384	\$7,069,067	\$7,103,157	\$8,412,387
													

^{† -} Expanded Descriptions

N.A. - NOT AVAILABLE

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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	Data Release Date	03/02/2015	12/04/2014	09/02/2014	06/03/2014	03/03/2014	12/02/2013	08/30/2013	05/31/2013	03/01/2013	12/05/2012	08/31/2012	06/01/2012
19. Quarterly Net Income		\$2,052,514	\$2,398,671	\$2,338,804	\$2,129,795	\$1,996,148	\$1,851,167	\$2,271,780	\$2,185,415	\$2,177,940	\$2,141,349	\$2,158,189	\$2,067,442
20. Real Estate Loans		\$369,349,312	\$363,014,797	\$354,794,432	\$347,375,632	\$343,679,567	\$337,934,205	\$329,713,407	\$325,259,958	\$325,012,942	\$323,518,520	\$321,524,455	\$318,790,449
21. Real Estate Owned		\$899,990	\$950,643	\$975,665	\$1,041,754	\$1,050,554	\$1,103,162	\$1,176,937	\$1,315,755	\$1,369,034	\$1,474,314	\$1,509,888	\$1,617,439
22. Standby Letters of Credit		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$621,234	\$508,632	\$552,008	\$531,975	\$516,455
23. Securities		\$179,106,055	\$187,951,123	\$188,732,703	\$188,709,524	\$182,778,438	\$188,524,701	\$193,450,465	\$188,282,084	\$179,316,009	\$182,581,133	\$183,665,723	\$179,032,001
24. Uninsured Deposits		\$63,759,689	\$61,574,888	\$62,019,344	\$66,720,950	\$60,312,586	\$59,523,565	\$41,916,991	\$41,856,918	\$39,959,706	\$37,716,285	\$36,158,461	\$35,583,557

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