

**Top 100 Credit Unions by Loan Loss Reserve**

Data Page: 1

Quarter Ending	12/31/2015	09/30/2015	12/31/2014	12/31/2013
Data Release Date	03/03/2016	12/04/2015	03/02/2015	03/03/2014

CUID	Institution Name	City	State	(\$000)	Rank	(\$000)	Rank	(\$000)	Rank	(\$000)	Rank
05536	NAVY FEDERAL CREDIT UNI	VIENNA	VA	965,979	1	971,925	1	756,218	1	639,239	1
62005	MELROSE	BRIARWOOD	NY	230,288	2	68,115	7	6,341	N.A.	5,000	N.A.
66310	STATE EMPLOYEES	RALEIGH	NC	207,107	3	207,260	2	211,084	2	226,665	2
11065	SECURITY SERVICE	SAN ANTONIO	TX	88,510	4	73,927	6	73,240	6	66,233	8
24694	AMERICA FIRST	RIVERDALE	UT	78,451	5	80,484	4	86,926	4	141,267	3
62604	BOEING EMPLOYEES	TUKWILA	WA	77,048	6	75,243	5	74,042	5	87,702	5
68645	SUNCOAST	TAMPA	FL	74,201	7	84,113	3	99,666	3	129,575	4
01999	LOGIX	BURBANK	CA	57,836	8	58,655	8	62,411	8	61,030	9
24212	SCHOOLSFIRST	SANTA ANA	CA	56,337	9	56,371	10	61,064	10	80,443	6
64131	PENNSYLVANIA STATE EMPL	HARRISBURG	PA	56,312	10	57,501	9	62,477	7	48,089	15
67297	SPACE COAST	MELBOURNE	FL	54,421	11	53,240	11	61,272	9	77,059	7
00227	PENTAGON	ALEXANDRIA	VA	47,023	12	44,076	13	44,730	13	51,822	13
68437	BELLCO	GREENWOOD VILL	CO	44,507	13	43,167	15	43,193	15	38,464	18
23521	DIGITAL	MARLBOROUGH	MA	44,039	14	45,863	12	47,712	11	52,040	12
61650	THE GOLDEN 1	SACRAMENTO	CA	41,014	15	43,572	14	47,350	12	59,225	10
61004	SAN DIEGO COUNTY	SAN DIEGO	CA	39,546	16	41,963	16	44,047	14	57,761	11
68490	VYSTAR	JACKSONVILLE	FL	36,294	17	37,263	17	41,824	16	51,071	14
05913	ALASKA USA	ANCHORAGE	AK	34,426	18	34,485	19	38,872	17	39,225	17
68579	PATELCO	PLEASANTON	CA	34,039	19	29,027	24	25,041	29	37,329	19
67955	ALLIANT	CHICAGO	IL	32,056	20	30,873	21	28,846	22	25,470	31
00857	AFFINITY	BASKING RIDGE	NJ	31,784	21	36,275	18	35,109	18	36,697	21
24563	ESL	ROCHESTER	NY	30,941	22	31,602	20	32,078	19	31,225	23
24692	MOUNTAIN AMERICA	WEST JORDAN	UT	29,851	23	29,665	22	28,486	23	31,105	24
04142	KINECTA	MANHATTAN BEAC	CA	28,500	24	29,400	23	29,586	20	36,738	20
15802	HUDSON VALLEY	POUGHKEEPSIE	NY	27,750	25	27,798	27	27,458	24	23,428	34

N.A. - NOT APPLICABLE or NOT MEANINGFUL

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

Notice: Feel free to use this information for any article or news story. A source "www.veribanc.com" would be appreciated. Have questions about this data or a particular institution, feel free to contact us @ 1-800-837-4226 or service@veribanc.com.

**Top 100 Credit Unions by Loan Loss Reserve**

Data Page: 2

Quarter Ending	12/31/2015	09/30/2015	12/31/2014	12/31/2013
Data Release Date	03/03/2016	12/04/2015	03/02/2015	03/03/2014

CUID	Institution Name	City	State	(\$000)	Rank	(\$000)	Rank	(\$000)	Rank	(\$000)	Rank
04735	BETHPAGE	BETHPAGE	NY	27,492	26	28,290	25	26,568	27	26,350	30
66357	DELTA COMMUNITY	ATLANTA	GA	26,288	27	27,880	26	29,139	21	30,616	25
19976	FIRST TECHNOLOGY	MOUNTAIN VIEW	CA	25,597	28	24,366	31	21,445	38	14,680	88
60042	WASHINGTON STATE EMPLO	OLYMPIA	WA	25,341	29	22,383	38	18,685	49	15,539	79
23957	AMERICAN AIRLINES	FORT WORTH	TX	24,955	30	24,291	32	24,314	31	29,289	27
68448	CITIZENS EQUITY FIRST	PEORIA	IL	24,526	31	24,926	29	24,701	30	29,886	26
17429	VISIONS	ENDWELL	NY	24,310	32	23,993	33	22,472	32	21,369	42
60705	TEXAS DOW EMPLOYEES	LAKE JACKSON	TX	24,135	33	24,809	30	21,718	35	20,580	44
05582	BANK FUND STAFF	WASHINGTON	DC	23,657	34	22,730	35	22,084	33	18,372	56
68615	NAVY ARMY COMMUNITY	CORPUS CHRISTI	TX	23,502	35	21,853	40	18,955	48	13,790	93
08116	TEACHERS	HAUPPAUGE	NY	22,830	36	23,602	34	26,242	28	27,811	28
66751	LANDMARK	NEW BERLIN	WI	22,650	37	22,438	36	21,537	37	19,513	50
63231	MONTAUK	NEW YORK	NY	21,962	38	5,582	N.A.	437	N.A.	403	N.A.
68428	PREMIER AMERICA	CHATSWORTH	CA	21,919	39	21,873	39	21,540	36	26,599	29
60064	PROGRESSIVE	NEW YORK	NY	21,815	40	12,859	95	7,744	N.A.	4,451	N.A.
66836	VIRGINIA CREDIT UNION INC.	NORTH CHESTERFI	VA	21,553	41	21,171	44	21,356	39	21,594	40
03238	DESERT SCHOOLS	PHOENIX	AZ	21,451	42	22,410	37	27,288	25	40,195	16
68600	MIDFLORIDA	LAKELAND	FL	21,225	43	21,840	41	22,028	34	22,110	35
08111	RANDOLPH-BROOKS	LIVE OAK	TX	20,881	44	21,418	42	19,546	46	17,043	66
11307	APPLE	FAIRFAX	VA	20,736	45	21,275	43	20,743	40	19,914	47
68536	GENISYS	AUBURN HILLS	MI	20,290	46	17,702	60	15,880	71	14,030	92
01976	CENTRAL FLORIDA EDUCAT	LAKE MARY	FL	20,053	47	12,332	N.A.	12,251	100	9,041	N.A.
24063	FOUNDERS	LANCASTER	SC	19,990	48	20,321	46	20,233	42	17,389	60
66703	WESCOM CENTRAL	PASADENA	CA	19,276	49	25,835	28	27,184	26	36,431	22
60269	UNIVERSITY OF IOWA COMM	NORTH LIBERTY	IA	19,138	50	18,786	53	16,744	64	12,226	N.A.

N.A. - NOT APPLICABLE or NOT MEANINGFUL

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

Notice: Feel free to use this information for any article or news story. A source "www.veribanc.com" would be appreciated. Have questions about this data or a particular institution, feel free to contact us @ 1-800-837-4226 or service@veribanc.com.

**Top 100 Credit Unions by Loan Loss Reserve**

Data Page: 3

<b>Quarter Ending</b>	<b>12/31/2015</b>	<b>09/30/2015</b>	<b>12/31/2014</b>	<b>12/31/2013</b>
<b>Data Release Date</b>	<b>03/03/2016</b>	<b>12/04/2015</b>	<b>03/02/2015</b>	<b>03/03/2014</b>

<b>CUID</b>	<b>Institution Name</b>	<b>City</b>	<b>State</b>	<b>(\$000)</b>	<b>Rank</b>	<b>(\$000)</b>	<b>Rank</b>	<b>(\$000)</b>	<b>Rank</b>	<b>(\$000)</b>	<b>Rank</b>
00051	STATE EMPLOYEES	ALBANY	NY	18,418	51	19,452	47	18,592	50	17,394	59
05500	NORTHWEST	HERNDON	VA	18,347	52	14,781	78	16,094	69	15,301	82
67190	SUMMIT	MADISON	WI	18,338	53	18,054	59	18,547	51	18,533	54
68601	WINGS FINANCIAL	APPLE VALLEY	MN	18,303	54	18,407	55	17,986	54	16,627	71
61315	ARIZONA STATE	PHOENIX	AZ	18,227	55	20,622	45	20,507	41	21,462	41
66328	WRIGHT-PATT	BEAVERCREEK	OH	17,938	56	17,701	61	15,183	78	13,714	94
09976	GROW FINANCIAL	TAMPA	FL	17,806	57	18,452	54	19,971	44	21,873	37
18297	COASTAL	RALEIGH	NC	17,804	58	18,201	57	17,259	60	16,208	73
06288	UNITED	SAINT JOSEPH	MI	17,627	59	19,148	49	17,405	59	15,226	83
07544	REDSTONE	HUNTSVILLE	AL	17,456	60	18,315	56	19,345	47	20,343	45
23279	MICHIGAN STATE UNIVERSIT	EAST LANSING	MI	17,083	61	15,748	69	15,169	79	17,198	63
60060	TEACHERS	SOUTH BEND	IN	17,067	62	17,014	63	16,416	67	15,548	78
63837	EVANGELICAL CHRISTIAN	BREA	CA	16,820	63	18,817	52	17,180	61	17,049	65
60793	REDWOOD	SANTA ROSA	CA	16,541	64	16,311	66	15,298	76	21,913	36
13242	CHARTWAY	VIRGINIA BEACH	VA	16,485	65	16,373	64	16,449	66	16,933	67
67664	COMMUNITYAMERICA	LENEXA	KS	16,416	66	19,280	48	19,706	45	18,798	53
05588	UNITED NATIONS	LONG ISLAND CITY	NY	16,333	67	15,432	71	12,095	N.A.	11,758	N.A.
62049	MICHIGAN SCHOOLS AND G	CLINTON TOWNSHI	MI	16,174	68	18,189	58	18,227	53	15,780	75
60153	MUNICIPAL	NEW YORK	NY	16,164	69	15,287	73	15,373	75	17,066	64
68366	SAFE	FOLSOM	CA	16,162	70	15,333	72	16,820	63	20,081	46
66330	STATE EMPLOYEES CU OF M	LINTHICUM	MD	16,098	71	16,277	67	16,677	65	19,569	49
02551	POLICE & FIRE	PHILADELPHIA	PA	15,869	72	19,064	50	18,455	52	15,591	77
01261	LANGLEY	NEWPORT NEWS	VA	15,705	73	15,205	74	14,896	82	11,870	N.A.
68187	BAXTER	VERNON HILLS	IL	15,676	74	17,255	62	17,592	57	21,620	39
24524	TINKER	OKLAHOMA CITY	OK	15,494	75	14,357	84	13,284	95	11,709	N.A.

N.A. - NOT APPLICABLE or NOT MEANINGFUL

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

Notice: Feel free to use this information for any article or news story. A source "www.veribanc.com" would be appreciated. Have questions about this data or a particular institution, feel free to contact us @ 1-800-837-4226 or service@veribanc.com.

**Top 100 Credit Unions by Loan Loss Reserve**

Data Page: 4

Quarter Ending	12/31/2015	09/30/2015	12/31/2014	12/31/2013
Data Release Date	03/03/2016	12/04/2015	03/02/2015	03/03/2014

CUID	Institution Name	City	State	(\$000)	Rank	(\$000)	Rank	(\$000)	Rank	(\$000)	Rank
00196	GTE	TAMPA	FL	15,467	76	16,353	65	20,124	43	23,967	33
64418	VERIDIAN	WATERLOO	IA	15,463	77	13,933	86	15,826	72	11,124	N.A.
67390	GEORGIA'S OWN	ATLANTA	GA	15,413	78	15,864	68	17,690	56	18,911	51
06694	MEMBERS 1ST	MECHANICSBURG	PA	15,304	79	14,904	76	14,381	87	12,619	98
62047	LAKE TRUST	BRIGHTON	MI	15,222	80	15,008	75	16,073	70	18,048	58
68558	VANTAGE WEST	TUCSON	AZ	14,892	81	14,340	85	14,053	89	12,361	N.A.
01815	HAWAIIUSA	HONOLULU	HI	14,891	82	15,441	70	15,230	77	15,730	76
18336	COMMUNITYWIDE	SOUTH BEND	IN	14,875	83	14,882	77	14,700	84	14,860	85
60058	GECU	EL PASO	TX	14,867	84	14,368	83	13,726	91	14,601	90
24693	GOLDENWEST	OGDEN	UT	14,250	85	14,400	81	14,500	86	14,697	87
68613	ONE NEVADA CREDIT UNION	LAS VEGAS	NV	13,969	86	14,610	79	17,482	58	21,764	38
18708	PARTNERS	BURBANK	CA	13,776	87	14,560	80	17,043	62	17,296	61
07000	FORT KNOX	RADCLIFF	KY	13,494	88	13,034	93	11,974	N.A.	10,898	N.A.
60700	ARROWHEAD CENTRAL	SAN BERNARDINO	CA	13,205	89	13,901	87	16,393	68	21,065	43
66834	ROYAL	EAU CLAIRE	WI	13,184	90	14,374	82	15,653	73	17,261	62
66841	NUMERICA	SPOKANE VALLEY	WA	13,155	91	13,329	88	12,324	99	12,378	N.A.
62715	ANHEUSER-BUSCH EMPLOY	SAINT LOUIS	MO	13,144	92	13,185	90	14,568	85	13,340	95
66258	SELF-HELP	DURHAM	NC	12,928	93	12,890	94	11,590	N.A.	12,472	99
66370	SCOTT	EDWARDSVILLE	IL	12,830	94	11,707	N.A.	8,384	N.A.	6,922	N.A.
68574	GENERAL ELECTRIC	CINCINNATI	OH	12,768	95	13,310	89	11,303	N.A.	6,543	N.A.
66787	MUNICIPAL EMPL.CREDIT UN	BALTIMORE	MD	12,615	96	12,475	100	14,036	90	13,197	96
60816	COMMUNITY	ROCKLEDGE	FL	12,462	97	12,780	96	11,599	N.A.	10,385	N.A.
24382	SAN ANTONIO	SAN ANTONIO	TX	12,444	98	12,579	97	13,592	93	16,890	68
67290	COMMUNITY FIRST CREDIT	JACKSONVILLE	FL	12,380	99	13,112	92	13,685	92	18,193	57
68084	FIRST SOUTH FINANCIAL	BARTLETT	TN	12,278	100	12,405	N.A.	11,996	N.A.	12,034	N.A.

N.A. - NOT APPLICABLE or NOT MEANINGFUL

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

Notice: Feel free to use this information for any article or news story. A source "www.veribanc.com" would be appreciated. Have questions about this data or a particular institution, feel free to contact us @ 1-800-837-4226 or service@veribanc.com.