

## LEADERS IN 12-MONTH FIRST MORTGAGE GROWTH

FOR ALL U.S. CREDIT UNIONS\* | DATA AS OF 12.31.15

Rk	Credit Union	St	12-Mo. Growth in First Mtgs Outstanding	First Mtgs Outstanding	First Mtg / Total Loans	First Mtg Delinquency	Past 12 Months of First Mtg Originations	Total Assets
1	LA FINANCIAL	CA	349.22%	\$124,452,612	56.75%	0.70%	\$55,486,573	\$363,023,332
2	DVA	DC	343.70%	\$21,338,779	38.82%	5.25%	\$7,876,728	\$107,912,806
3	MIRAMAR	CA	343.12%	\$64,025,142	79.24%	0.00%	\$30,194,597	\$172,439,235
4	CALIFORNIA STATE & FEDERAL EMPLOYEES #20	CA	331.67%	\$15,850,392	65.65%	0.00%	\$3,680,000	\$127,539,839
5	SAGINAW MEDICAL	MI	325.16%	\$15,745,978	28.51%	0.00%	\$10,042,489	\$125,689,419
6	EXCEL	GA	323.38%	\$28,847,686	45.43%	1.58%	\$10,794,158	\$96,734,295
7	RED RIVER	OK	318.84%	\$5,011,083	11.14%	0.21%	\$1,013,594	\$76,676,186
8	COLUMBINE	CO	318.28%	\$9,703,709	27.02%	3.17%	\$3,473,918	\$55,516,971
9	COMMUNITY FINANCIAL	MO	317.05%	\$7,164,189	20.13%	0.00%	\$4,683,575	\$62,190,558
10	DADE COUNTY	FL	314.50%	\$49,953,310	14.73%	0.37%	\$21,621,270	\$636,640,381
11	HONOLULU	HI	308.48%	\$41,545,949	32.16%	0.00%	\$14,272,371	\$246,111,828
12	CLEARVIEW	PA	307.65%	\$115,296,355	18.33%	0.80%	\$41,661,691	\$986,247,357
13	LOUISVILLE	KY	298.90%	\$6,053,002	39.54%	0.00%	\$2,670,332	\$34,062,328
14	GREATER NEVADA	NV	296.73%	\$152,600,794	39.80%	0.31%	\$60,246,086	\$584,799,925
15	VANTAGE TRUST	PA	295.78%	\$7,870,482	45.99%	7.66%	\$890,500	\$59,274,545
16	HAWAII STATE	HI	289.10%	\$215,005,254	32.43%	1.85%	\$128,466,095	\$1,406,453,824
17	RTP	NC	284.99%	\$11,032,740	18.07%	0.00%	\$2,085,869	\$106,861,798
18	SRI	CA	284.52%	\$14,657,235	41.49%	0.00%	\$2,503,200	\$79,136,018
19	OMAHA	NE	279.12%	\$9,114,044	17.72%	0.00%	\$1,499,220	\$70,458,107
20	CLARK COUNTY	NV	272.66%	\$150,541,908	41.32%	4.18%	\$62,007,399	\$586,152,950
21	1ST ADVANTAGE	VA	270.74%	\$159,049,921	33.82%	4.33%	\$18,486,276	\$623,682,712
22	SOUTH JERSEY	NJ	267.72%	\$38,587,038	23.80%	2.16%	\$21,516,924	\$331,667,803
23	PARTNER COLORADO	CO	263.67%	\$26,013,481	11.40%	0.91%	\$6,447,779	\$303,314,479
24	FEDCOM	MI	263.10%	\$5,951,080	13.91%	1.70%	\$3,872,451	\$59,120,775
25	UNITED FINANCIAL	CA	258.57%	\$14,769,619	70.25%	4.53%	\$3,147,229	\$36,679,347
26	GEORGIA HERITAGE	GA	253.58%	\$9,119,061	13.24%	0.67%	\$1,590,400	\$85,278,368
27	PEARL HAWAII	HI	253.37%	\$38,907,872	27.47%	0.00%	\$9,449,000	\$337,788,514
28	DAVIESS COUNTY TEACHERS	KY	252.69%	\$11,790,117	45.71%	0.00%	\$4,084,372	\$39,053,513
29	VERITAS	TN	252.42%	\$5,491,976	20.52%	0.00%	\$690,740	\$40,637,605
30	PALISADES	NY	250.78%	\$21,233,309	20.35%	8.38%	\$1,929,300	\$151,734,187
31	CAROLINAS TELCO	NC	248.51%	\$69,040,766	39.49%	0.76%	\$13,102,200	\$393,797,852
32	SHAREPOINT	MN	244.47%	\$40,215,038	30.61%	0.15%	\$29,549,340	\$190,783,274
33	PENINSULA COMMUNITY	WA	243.26%	\$24,356,820	20.70%	0.00%	\$12,046,763	\$165,967,617
34	ALPS	AK	241.27%	\$15,731,750	36.18%	0.92%	\$9,278,366	\$67,074,459
35	WELD SCHOOLS	CO	238.21%	\$5,984,243	20.42%	0.00%	\$3,118,982	\$65,554,411
36	UKRAINIAN SELFRELANCE MICHIGAN	MI	237.71%	\$26,398,535	87.68%	1.28%	\$7,913,062	\$115,515,445
37	OREGON PIONEER	OR	237.46%	\$5,729,950	54.86%	2.89%	\$3,155,292	\$24,019,912
38	ALLIANCE	CA	234.55%	\$79,014,099	28.39%	0.53%	\$40,176,118	\$383,740,151
39	BAYOU	LA	233.81%	\$13,145,766	26.36%	0.00%	\$4,077,100	\$69,572,992
40	VALLESTAR	VA	223.05%	\$82,034,549	52.02%	1.61%	\$27,156,541	\$276,321,942
41	LOMTO	NY	222.98%	\$6,480,196	2.67%	0.00%	\$2,037,560	\$273,481,915
42	NEW YORK TIMES EMPLOYEES	NY	217.38%	\$17,522,798	50.15%	5.45%	\$1,164,800	\$73,003,696
43	ST. MARY'S & AFFILIATES	WI	217.27%	\$5,244,368	30.60%	0.00%	\$1,453,635	\$32,714,202
44	OLD HICKORY	TN	216.84%	\$47,875,704	43.17%	0.19%	\$16,996,567	\$227,213,266
45	COMMUNITY UNITED	GA	216.68%	\$11,700,712	73.06%	2.27%	\$3,533,077	\$20,928,791
46	PINNACLE	NJ	214.69%	\$22,905,526	18.32%	1.25%	\$13,878,960	\$144,493,546
47	DIXIES	SC	213.10%	\$9,285,282	32.08%	0.30%	\$1,147,557	\$40,249,984
48	MILLSTREAM AREA	OH	209.78%	\$6,240,434	21.81%	0.00%	\$1,996,675	\$36,597,604
49	NASCOGA	TX	206.16%	\$19,710,000	38.35%	0.00%	\$7,712,937	\$85,243,938
50	MAGNIFY	FL	204.76%	\$23,350,366	52.18%	0.42%	\$792,477	\$75,771,152
AVERAGE FOR CREDIT UNION INDUSTRY			14.83%	\$53,181,864	41.04%	0.75%	\$20,465,282	\$198,344,795

SOURCE: CALLAHAN &amp; ASSOCIATES

\*FOR ALL U.S. CREDIT UNIONS WITH MORE THAN \$20 MILLION IN ASSETS, AT LEAST \$1 IN FIRST MORTGAGES OUTSTANDING FIVE YEARS AGO AND \$5 MILLION OUTSTANDING THIS YEAR, AND AT LEAST \$1 IN FIRST MORTGAGE ORIGINATIONS FOR EACH OF THE PAST THREE YEARS, EXCLUDING SIGNIFICANT MERGERS.