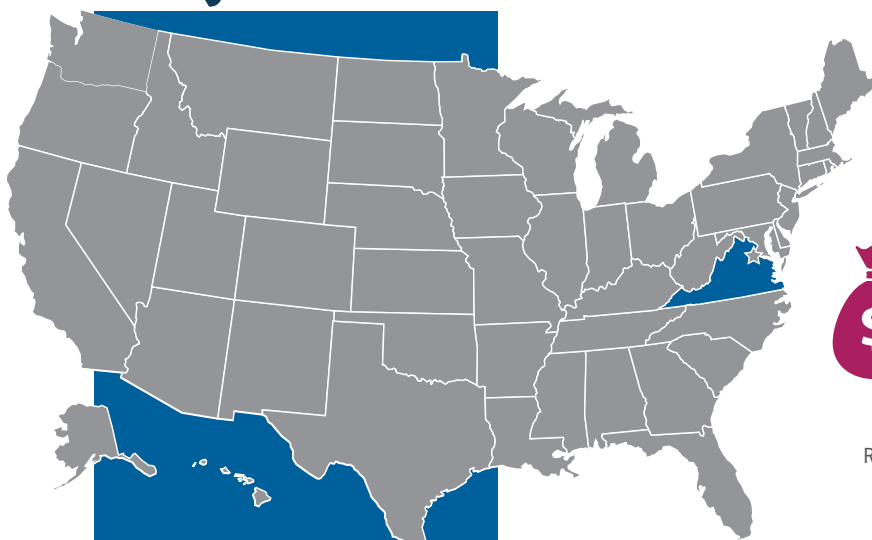


STATE IN THE SPOTLIGHT



VIRGINIA

POPULATION (IN MILLIONS):	8.3
UNEMPLOYMENT RATE:	4.2%
NUMBER OF CREDIT UNIONS:	143
NUMBER OF BANKS:	95

STATE CU QUICK FACTS*

DATA AS OF 12.31.15

\$108.6B TOTAL ASSETS	\$79.2B TOTAL LOANS
\$81.1B TOTAL SHARES	\$12.4B TOTAL CAPITAL
\$6.1M TOTAL YTD REVENUE	9.1M TOTAL MEMBERS
0.76% AVERAGE DELINQUENCY	3.15% AVERAGE OPERATING EXPENSE RATIO

EARNINGS

VIRGINIA CREDIT UNIONS POSTED AN AVERAGE NET INCOME OF

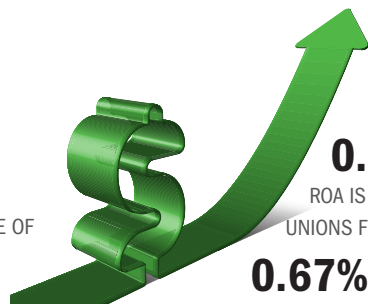
\$39,776

PER EMPLOYEE;

21.9%

HIGHER THAN THE NATIONAL AVERAGE OF

\$32,625.



0.71%

ROA IS UP FOUR BASIS POINTS AT VIRGINIA CREDIT UNIONS FROM THE PREVIOUS DECEMBER WHEN IT WAS

0.67%.

LOANS

VIRGINIA CREDIT UNIONS ORIGINATED

\$17.8 billion

IN 2015, UP 10.6% FROM 2014.



90.92% THE LOAN-TO-SHARE RATIO AT VIRGINIA CREDIT UNIONS. IT EXCEEDS THE NATIONAL AVERAGE BY 13.52 PERCENTAGE POINTS.

24.9% THE CREDIT CARD PENETRATION RATE FOR VIRGINIA CREDIT UNIONS IS 7.9 PERCENTAGE POINTS HIGHER THAN THE INDUSTRY AVERAGE.

SHARES



SHARES EXPANDED **7.6%** AT VIRGINIA CREDIT UNIONS TO TOP **\$39.6 billion** IN DECEMBER 2015.

VIRGINIA CREDIT UNIONS POSTED AN AVERAGE SHARE BALANCE OF **\$10,107.**

THAT'S **\$276** MORE THAN THE NATIONAL AVERAGE.

MEMBERS

MEMBERSHIP AT VIRGINIA CREDIT UNIONS EXPANDED **4.2%**.



VIRGINIA CREDIT UNIONS DEEPENED THEIR RELATIONSHIPS WITH MEMBERS, AND INCREASED THE AVERAGE MEMBER RELATIONSHIP TO

\$19,055.

THAT'S WELL ABOVE THE NATIONAL AVERAGE OF

\$16,980.

THE BOTTOM LINE

Virginia credit unions set records in loan originations, members, shares, loans, and much more in 2015. More members than ever are choosing Virginia credit unions as their financial institution of choice, driving up penetration metrics and average member relationships across the state.

SOURCE: CALLAHAN & ASSOCIATES DATA AS OF 12.31.15 *STATE CU QUICK FACTS AND CREDIT UNION NUMBER INCLUDES ALL CREDIT UNIONS IN VIRGINIA. ALL OTHER DATA EXCLUDES NAVY FCU AND AGRICULTURE FCU.