

COMPARATIVE CONDENSED STATEMENT OF CONDITION OF THE STATE AND FEDERAL CREDIT UNIONS IN THE STATE OF VERMONT
AS OF DECEMBER 31, 2015

16 STATE CHARTERED CREDIT UNIONS	LOANS	CASH	INVESTMENTS	OTHER ASSETS	TOTAL RESOURCES	SHARES CLUBS & DEPOSITS	TOTAL BORROWINGS	OTHER LIABILITIES	STATUTORY RESERVES	OTHER RESERVES	UNDIVIDED PROFITS	TOT LIAB/SHS/ EQUITY
CENTRAL VT MEDICAL CENTER, INC.	\$6,088,012	\$271,969	\$4,241,552	\$176,462	\$10,777,995	\$8,544,400	\$0	\$23,321	\$305,116	\$0	\$1,905,158	\$10,777,995
CREDIT UNION OF VERMONT	\$28,351,747	\$4,751,711	\$2,737,000	\$2,680,199	\$38,520,657	\$33,853,427	\$0	\$191,954	\$1,500,000	\$0	\$2,975,276	\$38,520,657
GRANITE HILLS	\$11,706,714	\$5,549,642	\$16,611,817	\$3,612,405	\$37,480,578	\$31,888,851	\$0	\$630,051	\$865,742	(\$86,678)	\$4,182,612	\$37,480,578
GREEN MOUNTAIN	\$36,071,622	\$3,814,296	\$63,950	\$986,633	\$40,936,501	\$38,306,179	\$0	\$87,640	\$1,105,767	\$470,075	\$966,840	\$40,936,501
MEMBERS 1ST	\$11,257,043	\$2,392,140	\$1,132,410	\$466,238	\$15,247,831	\$13,847,106	\$0	\$79,034	\$288,682	\$0	\$1,033,009	\$15,247,831
MEMBERS ADVANTAGE COMMUNITY	\$52,502,295	\$12,403,029	\$37,886,111	\$5,920,667	\$108,712,102	\$97,642,347	\$0	\$388,114	\$1,648,690	\$1,689,647	\$7,343,304	\$108,712,102
NORTHEAST SCHOOLS & HOSPITAL	\$2,990,021	\$1,217,527	\$8,630	\$39,640	\$4,255,818	\$3,792,573	\$0	\$8,552	\$127,928	\$0	\$326,765	\$4,255,818
NORTHERN LIGHTS	\$16,522,159	\$1,088,014	\$301,690	\$1,735,433	\$19,647,296	\$17,689,575	\$0	\$61,739	\$380,930	\$0	\$1,515,052	\$19,647,296
ONE	\$92,921,392	\$11,343,811	\$26,218,629	\$8,612,413	\$139,096,245	\$123,996,644	\$0	\$429,047	\$2,668,322	\$2,479,366	\$9,522,866	\$139,096,245
OPPORTUNITIES	\$26,649,139	\$2,093,405	\$6,271,138	\$1,483,400	\$36,497,082	\$28,378,657	\$2,390,997	\$1,092,060	\$1,534,865	\$1,414,324	\$1,686,179	\$36,497,082
ORLEX GOVERNMENT EMPLOYEES	\$4,589,928	\$1,118,934	\$15,391	\$90,366	\$5,814,619	\$5,297,378	\$0	\$22,659	\$142,698	\$0	\$351,884	\$5,814,619
RIVER VALLEY	\$78,645,685	\$6,343,354	\$459,500	\$4,980,294	\$90,428,833	\$80,501,566	\$3,000,000	\$176,985	\$1,522,193	\$0	\$5,228,089	\$90,428,833
ST. PATRICK'S PARISH	\$332,037	\$147,918	\$0	\$5,682	\$485,637	\$428,109	\$0	\$170	\$34,073	\$0	\$23,285	\$485,637
VERMONT STATE EMPLOYEES	\$527,588,298	\$27,322,060	\$96,200,846	\$30,391,819	\$681,503,023	\$601,903,840	\$15,000,000	\$7,078,018	\$11,953,743	\$702,601	\$44,864,821	\$681,503,023
WHITE RIVER	\$22,861,205	\$4,346,124	\$5,122,361	\$1,653,887	\$33,983,577	\$31,012,630	\$0	\$218,236	\$595,280	(\$20,306)	\$2,177,737	\$33,983,577
WINDSOR COUNTY SOUTH	\$3,962,540	\$1,026,968	\$3,314,779	\$150,634	\$8,454,921	\$7,478,793	\$0	\$3,939	\$323,054	\$0	\$649,135	\$8,454,921
TOTAL STATE 2015	\$923,039,837	\$85,230,902	\$200,585,804	\$62,986,172	\$1,271,842,715	\$1,124,562,075	\$20,390,997	\$10,491,519	\$24,997,083	\$6,649,029	\$84,752,012	\$1,271,842,715
% OF TOTAL ASSETS	72.6%	6.7%	15.8%	5.0%	100.0%	88.4%	1.6%	0.8%	2.0%	0.5%	6.7%	
TOTAL STATE 2014	\$845,157,745	\$73,847,849	\$228,597,227	\$61,218,599	\$1,208,821,420	\$1,075,341,870	\$13,891,000	\$9,231,296	\$25,220,006	\$6,473,396	\$78,663,852	\$1,208,821,420
INCREASE (DECREASE)	\$77,882,092	\$11,383,053	(\$28,011,423)	\$1,767,573	\$63,021,295	\$49,220,205	\$6,499,997	\$1,260,223	(\$222,923)	\$175,633	\$6,088,160	\$63,021,295
% OF INCREASE (DECREASE)	9.2%	15.4%	-12.3%	2.9%	5.2%	4.6%	46.8%	13.7%	-0.9%	2.7%	7.7%	

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HERITAGE FAMILY FEDERAL	\$309,914,464	\$25,010,622	\$16,149,810	\$40,196,719	\$391,271,615	\$351,073,855	\$3,000,000	\$3,385,590	\$10,438,721	(\$4,720,392)	\$28,093,841	\$391,271,615
NEW ENGLAND FEDERAL	\$769,938,746	\$135,400,297	\$159,568,862	\$40,650,167	\$1,105,558,072	\$954,541,114	\$0	\$17,864,105	\$9,387,509	(\$2,894,325)	\$126,659,669	\$1,105,558,072
NORTH COUNTRY FEDERAL	\$390,873,303	\$29,064,558	\$45,883,327	\$18,704,249	\$484,525,437	\$429,152,962	\$7,850,328	\$2,680,654	\$1,710,669	(\$300,683)	\$43,431,507	\$484,525,437
VERMONT FEDERAL	\$266,124,665	\$24,998,019	\$148,203,245	\$19,000,785	\$458,326,714	\$402,982,036	\$12,548,093	\$4,336,918	\$4,417,109	\$4,082,678	\$29,959,880	\$458,326,714
VERMONT VAF EMPLOYEES FEDERAL	\$7,792,897	\$2,475,657	\$12,897,415	\$952,796	\$24,118,765	\$21,961,883	\$0	\$13,079	\$285,542	(\$25,077)	\$1,883,338	\$24,118,765
TOTAL FEDERAL 2015	\$1,744,644,075	\$216,949,153	\$382,702,659	\$119,504,716	\$2,463,800,603	\$2,159,711,850	\$23,398,421	\$28,280,346	\$26,239,550	(\$3,857,799)	\$230,028,235	\$2,463,800,603
% OF TOTAL ASSETS	70.8%	8.8%	15.5%	4.9%	100.0%	87.7%	0.9%	1.1%	1.1%	-0.2%	9.3%	100.0%
TOTAL FEDERAL 2014	\$1,603,514,131	\$229,209,438	\$374,233,787	\$115,741,415	\$2,322,698,771	\$2,032,541,789	\$24,104,516	\$25,130,426	\$26,506,281	\$234,082	\$214,181,677	\$2,322,698,771
INCREASE (DECREASE)	\$141,129,944	(\$12,260,285)	\$8,468,872	\$3,763,301	\$141,101,832	\$127,170,061	(\$706,095)	\$3,149,920	(\$266,731)	(\$4,091,881)	\$15,846,558	\$141,101,832
% OF INCREASE (DECREASE)	8.8%	-5.3%	2.3%	3.3%	6.1%	6.3%	-2.9%	12.5%	-1.0%	-1748.1%	7.4%	6.1%
TOTAL STATE & FEDERAL 2015	\$2,667,683,912	\$302,180,055	\$583,288,463	\$182,490,888	\$3,735,643,318	\$3,284,273,925	\$43,789,418	\$38,771,865	\$51,236,633	\$2,791,230	\$314,780,247	\$3,735,643,318
TOTAL STATE & FEDERAL 2014	\$2,448,671,876	\$303,057,287	\$602,831,014	\$176,960,014	\$3,531,520,191	\$3,107,883,659	\$37,995,516	\$34,361,722	\$51,726,287	\$6,707,478	\$292,845,529	\$3,531,520,191
INCREASE (DECREASE)	\$219,012,036	(\$877,232)	(\$19,542,551)	\$5,530,874	\$204,123,127	\$176,390,266	\$5,793,902	\$4,410,143	(\$489,654)	(\$3,916,248)	\$21,934,718	\$204,123,127
% OF INCREASE (DECREASE)	8.9%	-0.3%	-3.2%	3.1%	5.8%	5.7%	15.2%	12.8%	-0.9%	-58.4%	7.5%	5.8%