

## PROFILE OF CREDIT UNIONS

(In Millions of Dollars)

PERIOD ENDING	12/31/2021	12/31/2022	12/31/2023	9/30/2024
Number of Credit Unions	120	114	113	112
Loans to Members	86,341.1	105,886.5	110,835.7	110,676.8
Allowance for Loan Losses	521.8	580.5	1,028.6	1,041.1
Total Assets	157,230.9	162,035.9	169,015.6	164,726.3
Members' Shares	138,688.0	138,703.7	136,007.7	137,433.6
Net Worth	15,833.6	17,062.2	17,941.7	18,503.6
Total Delinquent Loans**	281.0	394.7	570.2	646.7
Foreclosed and Repossessed Assets	14.4	19.9	34.3	35.6
Interest Earned	3,664.5	4,536.0	6,281.9	5,353.7
Interest Expense	489.8	670.5	2,109.2	2,174.9
Net Interest Income	3,174.8	3,865.5	4,172.7	3,178.9
Provision for Loan Losses	(35.3)	251.8	449.1	431.7
Other Income	1,530.7	1,460.1	1,416.1	1,088.6
Operating Expenses	3,536.3	3,902.2	4,129.4	3,218.5
Net Income	1,204.5	1,171.6	1,003.6	617.3
Return on Average Assets#	0.81	0.73	0.61	0.49
Net Margin/Average Assets#	3.04	3.25	3.30	3.30
Net Worth/Assets	10.07	10.53	10.62	11.23
Total Loans/Total Shares	62.26	76.34	81.49	80.53
Total Loans/Total Assets	54.91	65.35	65.58	67.19
Delinquent Loans/Total Loans	0.33	0.37	0.51	0.58
Net Charge-Offs/Average Loans	0.14	0.20	0.40	0.51

\*\* Delinquent Loans are loans past due 60 days or more.

# Aggregate, annualized return.