

PROFILE OF CREDIT UNIONS

(In Millions of Dollars)

PERIOD ENDING	12/31/2022	12/31/2023	12/31/2024	12/31/2025
Number of Credit Unions	114	113	110	101
Loans to Members	105,886.5	110,835.7	109,436.4	104,834.4
Allowance for Loan Losses	580.5	1,028.6	1,029.5	1,008.3
Total Assets	162,035.9	169,015.6	159,918.4	151,213.4
Members' Shares	138,703.7	136,007.7	136,670.2	129,130.5
Net Worth	17,062.2	17,941.7	18,296.8	17,574.2
Total Delinquent Loans**	394.7	570.2	699.6	708.6
Foreclosed and Repossessed Assets	19.9	34.3	37.2	48.0
Interest Earned	4,536.0	6,281.9	7,027.1	6,680.8
Interest Expense	670.5	2,109.2	2,843.5	2,463.3
Net Interest Income	3,865.5	4,172.7	4,183.6	4,217.5
Provision for Loan Losses	251.8	449.1	569.6	585.9
Other Income	1,460.1	1,416.1	1,382.8	1,222.3
Operating Expenses	3,902.2	4,129.4	4,222.6	3,982.1
Net Income	1,171.6	1,003.6	774.3	871.7
Return on Average Assets#	0.73	0.61	0.47	0.56
Net Margin/Average Assets#	3.25	3.30	3.29	3.46
Net Worth/Assets	10.53	10.62	11.44	11.62
Total Loans/Total Shares	76.34	81.49	80.07	81.18
Total Loans/Total Assets	65.35	65.58	68.43	69.33
Delinquent Loans/Total Loans	0.37	0.51	0.64	0.68
Net Charge-Offs/Average Loans	0.20	0.40	0.50	0.48

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

Aggregate, annualized return.