

PROFILE OF CREDIT UNIONS

(In Millions of Dollars)

PERIOD ENDING	12/31/2017	12/31/2018	12/31/2019	3/31/2020
Number of Credit Unions	128	127	123	121
Loans to Members	71,605.5	78,697.9	82,555.8	82,507.8
Allowance for Loan Losses	518.2	551.2	549.2	574.9
Total Assets	107,668.2	112,218.4	119,161.6	124,343.5
Members' Shares	92,003.5	96,133.1	101,950.6	105,814.6
Net Worth	11,982.8	12,992.3	13,941.4	14,072.4
Total Delinquent Loans**	311.0	327.8	337.6	280.9
Foreclosed and Repossessed Assets Real Estate	12.4	12.7	1.9	6.9
Interest Earned	3,236.6	3,667.2	4,074.2	1,019.0
Interest Expense	508.7	603.2	840.1	212.8
Net Interest Income	2,727.9	3,063.9	3,234.1	806.2
Provision for Loan Losses	241.5	285.3	273.4	96.7
Other Income	1,109.8	1,207.0	1,261.7	305.4
Operating Expenses	2,746.2	2,979.2	3,209.4	833.6
Net Income	849.9	1,006.4	1,013.1	181.3
Return on Average Assets#	0.81	0.92	0.88	0.60
Net Margin/Average Assets#	3.61	3.85	3.84	3.64
Net Worth/Assets	11.13	11.58	11.70	11.32
Total Loans/Total Shares	77.83	81.86	80.98	77.97
Total Loans/Total Assets	66.51	70.13	69.28	66.35
Delinquent Loans/Total Loans	0.43	0.42	0.41	0.34
Net Charge-Offs/Average Loans	0.30	0.34	0.34	0.33

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

Aggregate, annualized return.