

**PROFILE OF CREDIT UNIONS**  
(In Millions of Dollars)  
**as of September 30, 2012**

PERIOD ENDING	12/31/2009	12/31/2010	12/31/2011	9/30/2012
Number of Credit Unions	170	162	158	153
Loans to Members	47,008.1	42,548.3	40,491.0	39,984.7
Allowance for Loan Losses	1,355.8	1,321.9	1,143.2	963.0
Total Assets	73,494.2	71,852.4	73,077.2	76,474.4
Members' Shares	61,569.9	61,389.4	62,943.7	65,819.5
Net Worth	6,486.5	6,773.2	7,269.4	7,777.7
Total Delinquent Loans**	1,220.3	1,086.6	920.7	529.2
Foreclosed and Repossessed Assets Real Estate	97.6	132.8	152.3	116.7
Interest Earned	3,481.8	3,028.2	2,707.7	1,857.1
Interest Expense	1,140.4	691.9	508.4	295.7
Net Interest Income	2,341.4	2,336.3	2,199.3	1,561.5
Provision for Loan Losses	1,434.7	765.0	419.6	153.9
Other Income	1,004.8	892.0	854.0	716.2
Operating Expenses	2,066.0	2,127.9	2,123.1	1,575.4
Net Income	(397.7)	335.4	510.6	548.3
Return on Average Assets#	-0.55	0.46	0.70	0.98
Net Margin/Average Assets#	4.39	4.38	4.18	4.00
Net Worth/Assets	8.83	9.43	9.95	10.17
Total Loans/Total Shares	76.35	69.31	64.33	60.75
Total Loans/Total Assets	63.96	59.22	55.41	52.29
Delinquent Loans/Total Loans	2.60	2.55	2.27	1.32
Net Charge-Offs/Average Loans	1.92	1.85	1.45	1.07

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

# Aggregate, annualized return.