

**PROFILE OF CREDIT UNIONS**  
(In Millions of Dollars)  
**as of September 30, 2013**

PERIOD ENDING	12/31/2010	12/31/2011	12/31/2012	9/30/2013
Number of Credit Unions	162	158	152	146
Loans to Members	42,548.3	40,491.0	40,150.6	41,748.6
Allowance for Loan Losses	1,321.9	1,143.2	888.0	695.7
Total Assets	71,852.4	73,077.2	76,663.0	79,334.3
Members' Shares	61,389.4	62,943.7	65,997.7	68,195.6
Net Worth	6,773.2	7,269.4	7,979.9	8,579.0
Total Delinquent Loans**	1,086.6	920.7	527.6	415.6
Foreclosed and Repossessed Assets Real Estate	132.8	152.3	93.1	57.2
Interest Earned	3,028.2	2,707.7	2,449.6	1,725.1
Interest Expense	691.9	508.4	384.0	234.6
Net Interest Income	2,336.3	2,199.3	2,065.7	1,490.5
Provision for Loan Losses	765.0	419.6	173.4	(34.8)
Other Income	892.0	854.0	979.2	735.3
Operating Expenses	2,127.9	2,123.1	2,126.0	1,644.8
Net Income	335.4	510.6	745.5	615.8
Return on Average Assets#	0.46	0.70	1.00	1.05
Net Margin/Average Assets#	4.38	4.18	4.01	3.75
Net Worth/Assets	9.43	9.95	10.41	10.81
Total Loans/Total Shares	69.31	64.33	60.84	61.22
Total Loans/Total Assets	59.22	55.41	52.37	52.62
Delinquent Loans/Total Loans	2.55	2.27	1.31	1.00
Net Charge-Offs/Average Loans	1.85	1.45	1.03	0.52

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

# Aggregate, annualized return.