

**PROFILE OF CREDIT UNIONS**  
(In Millions of Dollars)  
**as of December 31, 2015**

PERIOD ENDING	12/31/2012	12/31/2013	12/31/2014	12/31/2015
Number of Credit Unions	152	145	145	143
Loans to Members	40,150.6	42,932.9	49,729.1	57,155.9
Allowance for Loan Losses	888.0	652.6	512.3	477.0
Total Assets	76,663.0	79,564.3	85,654.3	93,664.4
Members' Shares	65,997.7	68,388.6	72,872.2	79,777.6
Net Worth	7,979.9	8,743.9	9,625.3	10,443.3
Total Delinquent Loans**	527.6	405.9	314.4	286.6
Foreclosed and Repossessed Assets Real Estate	93.1	49.0	59.8	33.5
Interest Earned	2,449.6	2,310.2	2,432.7	2,649.9
Interest Expense	384.0	316.1	311.1	341.4
Net Interest Income	2,065.7	1,994.1	2,121.7	2,308.5
Provision for Loan Losses	173.4	(37.5)	0.3	94.2
Other Income	979.2	953.7	970.6	998.0
Operating Expenses	2,126.0	2,209.6	2,303.0	2,503.0
Net Income	745.5	775.6	789.0	709.2
Return on Average Assets#	1.00	0.99	0.96	0.79
Net Margin/Average Assets#	4.01	3.74	3.68	3.65
Net Worth/Assets	10.41	10.99	11.24	11.15
Total Loans/Total Shares	60.84	62.78	68.24	71.64
Total Loans/Total Assets	52.37	53.96	58.06	61.02
Delinquent Loans/Total Loans	1.31	0.95	0.63	0.50
Net Charge-Offs/Average Loans	1.03	0.48	0.33	0.25

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

# Aggregate, annualized return.