

## PROFILE OF CREDIT UNIONS

(In Millions of Dollars)

**as of December 31, 2008**

| PERIOD ENDING                                 | 12/31/2005 | 12/31/2006 | 12/31/2007 | 12/31/2008 |
|---|------------|------------|------------|------------|
| Number of Credit Unions                       | 207        | 203        | 196        | 186        |
| Loans to Members                              | 46,064.8   | 50,096.2   | 51,841.6   | 51,983.3   |
| Allowance for Loan Losses                     | 314.4      | 299.1      | 450.7      | 821.3      |
| Total Assets                                  | 65,426.2   | 69,091.3   | 71,423.5   | 72,640.9   |
| Members' Shares                               | 55,509.7   | 58,275.7   | 59,691.7   | 60,531.7   |
| Members' Equity                               | 6,729.7    | 7,338.8    | 7,614.4    | 7,429.7    |
| Total Delinquent Loans**                      | 185.3      | 244.9      | 475.5      | 887.2      |
| Foreclosed and Repossessed Assets Real Estate | 7.3        | 22.0       | 27.6       | 54.1       |
| Interest Earned                               | 3,089.1    | 3,689.0    | 4,102.9    | 3,956.4    |
| Interest Expense                              | 1,090.1    | 1,661.3    | 2,071.3    | 1,759.6    |
| Net Interest Income                           | 1,999.0    | 2,027.7    | 2,031.6    | 2,196.9    |
| Provision for Loan Losses                     | 226.4      | 201.8      | 483.0      | 1,069.1    |
| Other Income                                  | 695.6      | 706.2      | 821.5      | 888.4      |
| Operating Expenses                            | 1,878.4    | 2,007.2    | 2,152.0    | 2,213.1    |
| Net Income                                    | 589.9      | 524.8      | 218.1      | (197.0)    |
| Return on Average Assets                      | 0.94       | 0.78       | 0.31       | -0.27      |
| Net Margin/Average Assets                     | 4.29       | 4.06       | 4.02       | 4.22       |
| Capital/Assets                                | 10.29      | 10.62      | 10.66      | 10.23      |
| Total Loans/Total Shares                      | 82.99      | 85.96      | 86.85      | 85.88      |
| Total Loans/Total Assets                      | 70.41      | 72.51      | 72.58      | 71.56      |
| Delinquent Loans/Total Loans                  | 0.40       | 0.49       | 0.92       | 1.71       |
| Net Charge-Offs/Average Loans                 | 0.48       | 0.45       | 0.66       | 1.26       |

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