

PROFILE OF CREDIT UNIONS

(In Millions of Dollars)

PERIOD ENDING	12/31/2015	12/31/2016	12/31/2017	12/31/2018
Number of Credit Unions	143	137	128	127
Loans to Members	57,155.9	65,348.9	71,605.5	78,697.9
Allowance for Loan Losses	477.0	494.0	518.2	551.2
Total Assets	93,664.4	102,407.0	107,668.2	112,218.4
Members' Shares	79,777.6	87,249.0	92,003.5	96,133.1
Net Worth	10,443.3	11,290.9	11,982.8	12,992.3
Total Delinquent Loans**	286.6	271.2	311.0	327.8
Foreclosed and Repossessed Assets Real Estate	33.5	8.5	12.4	12.7
Interest Earned	2,649.9	2,936.7	3,236.6	3,667.2
Interest Expense	341.4	405.5	508.7	603.2
Net Interest Income	2,308.5	2,531.2	2,727.9	3,063.9
Provision for Loan Losses	94.2	167.3	241.5	285.3
Other Income	998.0	1,122.5	1,109.8	1,207.0
Operating Expenses	2,503.0	2,665.2	2,746.2	2,979.2
Net Income	709.2	821.2	849.9	1,006.4
Return on Average Assets#	0.79	0.84	0.81	0.92
Net Margin/Average Assets#	3.65	3.68	3.61	3.85
Net Worth/Assets	11.15	11.03	11.13	11.58
Total Loans/Total Shares	71.64	74.90	77.83	81.86
Total Loans/Total Assets	61.02	63.81	66.51	70.13
Delinquent Loans/Total Loans	0.50	0.42	0.43	0.42
Net Charge-Offs/Average Loans	0.25	0.25	0.30	0.34

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

Aggregate, annualized return.