

## PROFILE OF CREDIT UNIONS

(In Millions of Dollars)

PERIOD ENDING	12/31/2001	12/31/2002	12/31/2003	12/31/2004
Number of Credit Unions	218	223	216	212
Loans to Members	28,804.7	32,156.1	35,586.9	40,191.0
Allowance for Loan Losses	260.3	293.1	304.7	302.6
Total Assets	43,740.2	50,534.1	55,603.2	60,242.8
Members' Shares	38,454.8	44,254.4	48,543.7	51,946.5
Members' Equity	4,389.9	5,098.1	5,631.3	6,176.9
Total Delinquent Loans**	177.8	199.2	212.9	191.4
Foreclosed and Repossessed Assets (1)	2.7	0.7	1.3	4.5
Interest Earned	2,884.2	2,865.4	2,728.4	2,736.9
Interest Expense	1,418.7	1,089.8	863.5	791.4
Net Interest Income	1,465.5	1,775.7	1,864.9	1,945.5
Provision for Loan Losses	161.1	202.1	226.3	219.6
Other Income	446.3	498.2	590.3	627.6
Operating Expenses	1,276.6	1,479.0	1,634.0	1,762.7
Net Income	474.1	592.8	594.9	590.8
Return on Average Assets	1.05	1.25	1.12	1.02
Net Margin/Average Assets	4.69	4.76	4.62	4.44
Capital/Assets	10.04	10.09	10.13	10.25
Total Loans/Total Shares	74.91	72.66	73.31	77.37
Total Loans/Total Assets	65.85	63.63	64.00	66.71
Delinquent Loans/Total Loans	0.62	0.62	0.60	0.48
Net Charge-Offs/Average Loans	0.56	0.59	0.41	0.39

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

(1) prior to 3/31/04 this item was other real estate owned