

## PROFILE OF CREDIT UNIONS

(In Millions of Dollars)

PERIOD ENDING	12/31/2016	12/31/2017	12/31/2018	12/31/2019
Number of Credit Unions	137	128	127	123
Loans to Members	65,348.9	71,605.5	78,697.9	82,555.8
Allowance for Loan Losses	494.0	518.2	551.2	549.2
Total Assets	102,407.0	107,668.2	112,218.4	119,161.6
Members' Shares	87,249.0	92,003.5	96,133.1	101,950.6
Net Worth	11,290.9	11,982.8	12,992.3	13,941.4
Total Delinquent Loans**	271.2	311.0	327.8	337.6
Foreclosed and Repossessed Assets Real Estate	8.5	12.4	12.7	1.9
Interest Earned	2,936.7	3,236.6	3,667.2	4,074.2
Interest Expense	405.5	508.7	603.2	840.1
Net Interest Income	2,531.2	2,727.9	3,063.9	3,234.1
Provision for Loan Losses	167.3	241.5	285.3	273.4
Other Income	1,122.5	1,109.8	1,207.0	1,261.7
Operating Expenses	2,665.2	2,746.2	2,979.2	3,209.4
Net Income	821.2	849.9	1,006.4	1,013.1
Return on Average Assets#	0.84	0.81	0.92	0.88
Net Margin/Average Assets#	3.68	3.61	3.85	3.84
Net Worth/Assets	11.03	11.13	11.58	11.70
Total Loans/Total Shares	74.90	77.83	81.86	80.98
Total Loans/Total Assets	63.81	66.51	70.13	69.28
Delinquent Loans/Total Loans	0.42	0.43	0.42	0.41
Net Charge-Offs/Average Loans	0.25	0.30	0.34	0.34

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

# Aggregate, annualized return.