

## PROFILE OF CREDIT UNIONS

(In Millions of Dollars)

PERIOD ENDING	12/31/2018	12/31/2019	12/31/2020	12/31/2021
Number of Credit Unions	127	123	121	120
Loans to Members	78,697.9	82,555.8	82,614.1	86,341.1
Allowance for Loan Losses	551.2	549.2	693.1	521.8
Total Assets	112,218.4	119,161.6	141,590.3	157,230.9
Members' Shares	96,133.1	101,950.6	123,420.8	138,688.0
Net Worth	12,992.3	13,941.4	14,632.4	15,833.6
Total Delinquent Loans**	327.8	337.6	375.9	281.0
Foreclosed and Repossessed Assets Real Estate	12.7	1.9	8.3	3.0
Interest Earned	3,667.2	4,074.2	3,865.4	3,664.5
Interest Expense	603.2	840.1	730.7	489.8
Net Interest Income	3,063.9	3,234.1	3,134.7	3,174.8
Provision for Loan Losses	285.3	273.4	367.7	(35.3)
Other Income	1,207.0	1,261.7	1,342.5	1,530.7
Operating Expenses	2,979.2	3,209.4	3,372.4	3,536.3
Net Income	1,006.4	1,013.1	737.1	1,204.5
Return on Average Assets#	0.92	0.88	0.57	0.81
Net Margin/Average Assets#	3.85	3.84	3.37	3.04
Net Worth/Assets	11.58	11.70	10.33	10.07
Total Loans/Total Shares	81.86	80.98	66.94	62.26
Total Loans/Total Assets	70.13	69.28	58.35	54.91
Delinquent Loans/Total Loans	0.42	0.41	0.46	0.33
Net Charge-Offs/Average Loans	0.34	0.34	0.27	0.14

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

# Aggregate, annualized return.