

## PROFILE OF CREDIT UNIONS

(In Millions of Dollars)

PERIOD ENDING	12/31/2019	12/31/2020	12/31/2021	9/30/2022
Number of Credit Unions	123	121	120	118
Loans to Members	82,555.8	82,614.1	86,341.1	102,008.5
Allowance for Loan Losses	549.2	693.1	521.8	538.5
Total Assets	119,161.6	141,590.3	157,230.9	160,622.2
Members' Shares	101,950.6	123,420.8	138,688.0	140,615.9
Net Worth	13,941.4	14,632.4	15,833.6	16,733.4
Total Delinquent Loans**	337.6	375.9	281.0	328.1
Foreclosed and Repossessed Assets Real Estate	1.9	8.3	3.0	1.2
Interest Earned	4,074.2	3,865.4	3,664.5	3,222.8
Interest Expense	840.1	730.7	489.8	420.3
Net Interest Income	3,234.1	3,134.7	3,174.8	2,802.5
Provision for Loan Losses	273.4	367.7	(35.3)	137.1
Other Income	1,261.7	1,342.5	1,530.7	1,053.9
Operating Expenses	3,209.4	3,372.4	3,536.3	2,876.9
Net Income	1,013.1	737.1	1,204.5	842.3
Return on Average Assets#	0.88	0.57	0.81	0.71
Net Margin/Average Assets#	3.84	3.37	3.04	3.17
Net Worth/Assets	11.70	10.33	10.07	10.42
Total Loans/Total Shares	80.98	66.94	62.26	72.54
Total Loans/Total Assets	69.28	58.35	54.91	63.51
Delinquent Loans/Total Loans	0.41	0.46	0.33	0.32
Net Charge-Offs/Average Loans	0.34	0.27	0.14	0.17

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

# Aggregate, annualized return.