

## PROFILE OF CREDIT UNIONS

(In Millions of Dollars)

PERIOD ENDING	12/31/2020	12/31/2021	12/31/2022	3/31/2023
Number of Credit Unions	121	120	114	114
Loans to Members	82,614.1	86,341.1	105,886.5	107,473.5
Allowance for Loan Losses	693.1	521.8	580.5	923.8
Total Assets	141,590.3	157,230.9	162,035.9	165,152.8
Members' Shares	123,420.8	138,688.0	138,703.7	140,125.9
Net Worth	14,632.4	15,833.6	17,062.2	17,320.5
Total Delinquent Loans**	375.9	281.0	394.7	373.4
Foreclosed and Repossessed Assets Real Estate	8.3	3.0	1.2	1.4
Interest Earned	3,865.4	3,664.5	4,536.0	1,403.2
Interest Expense	730.7	489.8	670.5	353.5
Net Interest Income	3,134.7	3,174.8	3,865.5	1,049.7
Provision for Loan Losses	367.7	(35.3)	251.8	104.9
Other Income	1,342.5	1,530.7	1,460.1	356.0
Operating Expenses	3,372.4	3,536.3	3,902.2	1,009.1
Net Income	737.1	1,204.5	1,171.6	291.7
Return on Average Assets#	0.57	0.81	0.73	0.71
Net Margin/Average Assets#	3.37	3.04	3.25	3.33
Net Worth/Assets	10.33	10.07	10.53	10.49
Total Loans/Total Shares	66.94	62.26	76.34	76.70
Total Loans/Total Assets	58.35	54.91	65.35	65.08
Delinquent Loans/Total Loans	0.46	0.33	0.37	0.35
Net Charge-Offs/Average Loans	0.27	0.14	0.20	0.37

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

# Aggregate, annualized return.