

PROFILE OF CREDIT UNIONS

(In Millions of Dollars)

as of December 31, 2008

PERIOD ENDING	12/31/2005	12/31/2006	12/31/2007	12/31/2008
Number of Credit Unions	207	203	196	186
Loans to Members	46,064.8	50,096.2	51,841.6	51,983.3
Allowance for Loan Losses	314.4	299.1	450.7	821.3
Total Assets	65,426.2	69,091.3	71,423.5	72,640.9
Members' Shares	55,509.7	58,275.7	59,691.7	60,531.7
Members' Equity	6,729.7	7,338.8	7,614.4	7,429.7
Total Delinquent Loans**	185.3	244.9	475.5	887.2
Foreclosed and Repossessed Assets Real Estate	7.3	22.0	27.6	54.1
Interest Earned	3,089.1	3,689.0	4,102.9	3,956.4
Interest Expense	1,090.1	1,661.3	2,071.3	1,759.6
Net Interest Income	1,999.0	2,027.7	2,031.6	2,196.9
Provision for Loan Losses	226.4	201.8	483.0	1,069.1
Other Income	695.6	706.2	821.5	888.4
Operating Expenses	1,878.4	2,007.2	2,152.0	2,213.1
Net Income	589.9	524.8	218.1	(197.0)
Return on Average Assets	0.94	0.78	0.31	-0.27
Net Margin/Average Assets	4.29	4.06	4.02	4.22
Capital/Assets	10.29	10.62	10.66	10.23
Total Loans/Total Shares	82.99	85.96	86.85	85.88
Total Loans/Total Assets	70.41	72.51	72.58	71.56
Delinquent Loans/Total Loans	0.40	0.49	0.92	1.71
Net Charge-Offs/Average Loans	0.48	0.45	0.66	1.26

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