

**PROFILE OF CREDIT UNIONS**  
(In Millions of Dollars)  
**as of December 31, 2014**

PERIOD ENDING	12/31/2011	12/31/2012	12/31/2013	12/31/2014
Number of Credit Unions	158	152	145	145
Loans to Members	40,491.0	40,150.6	42,932.9	49,729.1
Allowance for Loan Losses	1,143.2	888.0	652.6	512.3
Total Assets	73,077.2	76,663.0	79,564.3	85,654.3
Members' Shares	62,943.7	65,997.7	68,388.6	72,872.2
Net Worth	7,269.4	7,979.9	8,743.9	9,625.3
Total Delinquent Loans**	920.7	527.6	405.9	314.4
Foreclosed and Repossessed Assets Real Estate	152.3	93.1	49.0	59.8
Interest Earned	2,707.7	2,449.6	2,310.2	2,432.7
Interest Expense	508.4	384.0	316.1	311.1
Net Interest Income	2,199.3	2,065.7	1,994.1	2,121.7
Provision for Loan Losses	419.6	173.4	(37.5)	0.3
Other Income	854.0	979.2	953.7	970.6
Operating Expenses	2,123.1	2,126.0	2,209.6	2,303.0
Net Income	510.6	745.5	775.6	789.0
Return on Average Assets#	0.70	1.00	0.99	0.98
Net Margin/Average Assets#	4.18	4.01	3.74	2.40
Net Worth/Assets	9.95	10.41	10.99	11.24
Total Loans/Total Shares	64.33	60.84	62.78	68.24
Total Loans/Total Assets	55.41	52.37	53.96	58.06
Delinquent Loans/Total Loans	2.27	1.31	0.95	0.63
Net Worth/Assets	1.45	1.03	0.48	0.33

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

# Aggregate, annualized return.