

**PROFILE OF CREDIT UNIONS**  
(In Millions of Dollars)  
**as of June 30, 2018**

| PERIOD ENDING                                 | 12/31/2015 | 12/31/2016 | 12/31/2017 | 6/30/2018 |
|---|------------|------------|------------|-----------|
| Number of Credit Unions                       | 143        | 137        | 128        | 127       |
| Loans to Members                              | 57,155.9   | 65,348.9   | 71,605.5   | 74,961.8  |
| Allowance for Loan Losses                     | 477.0      | 494.0      | 518.2      | 525.5     |
| Total Assets                                  | 93,664.4   | 102,407.0  | 107,668.2  | 111,281.9 |
| Members' Shares                               | 79,777.6   | 87,249.0   | 92,003.5   | 95,255.1  |
| Net Worth                                     | 10,443.3   | 11,290.9   | 11,982.8   | 12,491.5  |
| Total Delinquent Loans**                      | 286.6      | 271.2      | 311.0      | 293.6     |
| Foreclosed and Repossessed Assets Real Estate | 33.5       | 8.5        | 12.4       | 12.5      |
| Interest Earned                               | 2,649.9    | 2,936.7    | 3,236.6    | 1,770.3   |
| Interest Expense                              | 341.4      | 405.5      | 508.7      | 279.0     |
| Net Interest Income                           | 2,308.5    | 2,531.2    | 2,727.9    | 1,491.3   |
| Provision for Loan Losses                     | 94.2       | 167.3      | 241.5      | 132.4     |
| Other Income                                  | 998.0      | 1,122.5    | 1,109.8    | 607.2     |
| Operating Expenses                            | 2,503.0    | 2,665.2    | 2,746.2    | 1,453.3   |
| Net Income                                    | 709.2      | 821.2      | 849.9      | 512.9     |
| Return on Average Assets#                     | 0.79       | 0.84       | 0.81       | 0.94      |
| Net Margin/Average Assets#                    | 3.65       | 3.68       | 3.61       | 3.80      |
| Net Worth/Assets                              | 11.15      | 11.03      | 11.13      | 11.23     |
| Total Loans/Total Shares                      | 71.64      | 74.90      | 77.83      | 78.70     |
| Total Loans/Total Assets                      | 61.02      | 63.81      | 66.51      | 67.36     |
| Delinquent Loans/Total Loans                  | 0.50       | 0.42       | 0.43       | 0.39      |
| Net Charge-Offs/Average Loans                 | 0.25       | 0.25       | 0.30       | 0.35      |

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

# Aggregate, annualized return.