

## PROFILE OF CREDIT UNIONS

(In Millions of Dollars)

**as of March 31, 2005**

PERIOD ENDING	12/31/2002	12/31/2003	12/31/2004	03/31/2005
Number of Credit Unions	223	216	212	213
Loans to Members	32,156.1	35,586.9	40,191.0	41,150.3
Allowance for Loan Losses	293.1	304.7	302.6	299.3
Total Assets	50,534.1	55,603.2	60,242.8	61,775.6
Members' Shares	44,254.4	48,543.7	51,946.5	53,354.0
Members' Equity	5,098.1	5,631.3	6,176.9	6,304.5
Total Delinquent Loans**	199.2	212.9	191.4	166.3
Foreclosed and Repossessed Assets (1)	0.7	1.3	4.5	7.0
Interest Earned	2,865.4	2,728.4	2,736.9	716.6
Interest Expense	1,089.8	863.5	791.4	221.8
Net Interest Income	1,775.7	1,864.9	1,945.5	494.8
Provision for Loan Losses	202.1	226.3	219.6	52.0
Other Income	498.2	590.3	627.6	159.6
Operating Expenses	1,479.0	1,634.0	1,762.7	455.3
Net Income	592.8	594.9	590.8	147.0
Return on Average Assets	1.25	1.12	1.02	0.96
Net Margin/Average Assets	4.76	4.62	4.44	4.29
Capital/Assets	10.09	10.13	10.25	10.21
Total Loans/Total Shares	72.66	73.31	77.37	77.13
Total Loans/Total Assets	63.63	64.00	66.71	66.61
Delinquent Loans/Total Loans	0.62	0.60	0.48	0.40
Net Charge-Offs/Average Loans	0.59	0.56	0.56	0.56

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

(1) prior to 3/31/04 this item was other real estate owned