

## PROFILE OF CREDIT UNIONS

(In Millions of Dollars)

**as of September 30, 2011**

PERIOD ENDING	12/31/2008	12/31/2009	12/31/2010	9/30/2011
Number of Credit Unions	187	170	162	158
Loans to Members	51,983.3	47,008.1	42,548.3	40,605.9
Allowance for Loan Losses	821.3	1,355.8	1,321.9	1,189.9
Total Assets	72,640.9	73,494.2	71,852.4	72,701.2
Members' Shares	60,531.7	61,569.9	61,389.4	62,585.4
Net Worth	7,429.7	6,486.5	6,773.2	7,140.0
Total Delinquent Loans**	887.2	1,220.3	1,086.6	919.5
Foreclosed and Repossessed Assets Real Estate	54.1	97.6	132.8	147.1
Interest Earned	3,956.4	3,481.8	3,028.2	2,058.6
Interest Expense	1,759.6	1,140.4	691.9	393.4
Net Interest Income	2,196.9	2,341.4	2,336.3	1,665.2
Provision for Loan Losses	1,069.1	1,434.7	765.0	315.3
Other Income	888.4	1,004.8	892.0	631.9
Operating Expenses	2,213.1	2,066.0	2,127.9	1,600.2
Net Income	(197.0)	(397.7)	335.4	381.6
Return on Average Assets#	-0.27	-0.55	0.46	0.70
Net Margin/Average Assets#	4.22	4.39	4.38	4.20
Net Worth/Assets	10.23	8.83	9.43	9.82
Total Loans/Total Shares	85.88	76.35	69.31	64.88
Total Loans/Total Assets	71.56	63.96	59.22	55.85
Delinquent Loans/Total Loans	1.71	2.60	2.55	2.26
Net Charge-Offs/Average Loans	1.26	1.92	1.85	1.44

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

# Aggregate, annualized return.