

**PROFILE OF CREDIT UNIONS**  
(In Millions of Dollars)  
**as of June 30, 2012**

| PERIOD ENDING                                 | 12/31/2009 | 12/31/2010 | 12/31/2011 | 6/30/2012 |
|---|------------|------------|------------|-----------|
| Number of Credit Unions                       | 170        | 162        | 158        | 156       |
| Loans to Members                              | 47,008.1   | 42,548.3   | 40,491.0   | 39,981.4  |
| Allowance for Loan Losses                     | 1,355.8    | 1,321.9    | 1,143.2    | 1,027.6   |
| Total Assets                                  | 73,494.2   | 71,852.4   | 73,077.2   | 76,028.6  |
| Members' Shares                               | 61,569.9   | 61,389.4   | 62,943.7   | 65,657.1  |
| Net Worth                                     | 6,486.5    | 6,773.2    | 7,269.4    | 7,593.4   |
| Total Delinquent Loans**                      | 1,220.3    | 1,086.6    | 920.7      | 547.2     |
| Foreclosed and Repossessed Assets Real Estate | 97.6       | 132.8      | 152.3      | 132.9     |
| Interest Earned                               | 3,481.8    | 3,028.2    | 2,707.7    | 1,252.9   |
| Interest Expense                              | 1,140.4    | 691.9      | 508.4      | 204.0     |
| Net Interest Income                           | 2,341.4    | 2,336.3    | 2,199.3    | 1,048.9   |
| Provision for Loan Losses                     | 1,434.7    | 765.0      | 419.6      | 124.6     |
| Other Income                                  | 1,004.8    | 892.0      | 854.0      | 460.9     |
| Operating Expenses                            | 2,066.0    | 2,127.9    | 2,123.1    | 1,027.5   |
| Net Income                                    | (397.7)    | 335.4      | 510.6      | 357.7     |
| Return on Average Assets#                     | -0.55      | 0.46       | 0.70       | 0.96      |
| Net Margin/Average Assets#                    | 4.39       | 4.38       | 4.18       | 4.00      |
| Net Worth/Assets                              | 8.83       | 9.43       | 9.95       | 9.99      |
| Total Loans/Total Shares                      | 76.35      | 69.31      | 64.33      | 60.89     |
| Total Loans/Total Assets                      | 63.96      | 59.22      | 55.41      | 52.59     |
| Delinquent Loans/Total Loans                  | 2.60       | 2.55       | 2.27       | 1.37      |
| Net Charge-Offs/Average Loans                 | 1.92       | 1.85       | 1.45       | 1.12      |

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

# Aggregate, annualized return.