

## PROFILE OF CREDIT UNIONS

(In Millions of Dollars)

**as of June 30, 2009**

PERIOD ENDING	12/31/2006	12/31/2007	12/31/2008	06/30/2009
Number of Credit Unions	203	196	187	181
Loans to Members	50,096.2	51,841.6	51,983.3	49,680.8
Allowance for Loan Losses	299.1	450.7	821.3	1,167.4
Total Assets	69,091.3	71,423.5	72,640.9	74,932.3
Members' Shares	58,275.7	59,691.7	60,531.7	62,975.8
Net Worth	7,338.8	7,614.4	7,429.7	6,626.4
Total Delinquent Loans**	244.9	475.5	887.2	1,062.6
Foreclosed and Repossessed Assets Real Estate	22.0	27.6	54.1	84.7
Interest Earned	3,689.0	4,102.9	3,956.4	1,813.2
Interest Expense	1,661.3	2,071.3	1,759.6	657.7
Net Interest Income	2,027.7	2,031.6	2,196.9	1,155.5
Provision for Loan Losses	201.8	483.0	1,069.1	775.4
Other Income	706.2	821.5	888.4	504.9
Operating Expenses	2,007.2	2,152.0	2,213.1	1,050.3
Net Income	524.8	218.1	(197.0)	(348.5)
Return on Average Assets	0.78	0.31	-0.27	-0.95
Net Margin/Average Assets	4.06	4.02	4.22	4.38
Capital/Assets	10.62	10.66	10.23	8.84
Total Loans/Total Shares	85.96	86.85	85.88	78.89
Total Loans/Total Assets	72.51	72.58	71.56	66.30
Delinquent Loans/Total Loans	0.49	0.92	1.71	2.14
Net Charge-Offs/Average Loans	0.45	0.66	1.26	1.92

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