

PROFILE OF CREDIT UNIONS

(In Millions of Dollars)

as of December 31, 2010

PERIOD ENDING	12/31/2007	12/31/2008	12/31/2009	12/31/2010
Number of Credit Unions	196	187	170	162
Loans to Members	51,841.6	51,983.3	47,008.1	42,548.3
Allowance for Loan Losses	450.7	821.3	1,355.8	1,321.9
Total Assets	71,423.5	72,640.9	73,494.2	71,852.4
Members' Shares	59,691.7	60,531.7	61,569.9	61,389.4
Net Worth	7,614.4	7,429.7	6,486.5	6,773.2
Total Delinquent Loans**	475.5	887.2	1,220.3	1,086.6
Foreclosed and Repossessed Assets Real Estate	27.6	54.1	97.6	132.8
Interest Earned	4,102.9	3,956.4	3,481.8	3,028.2
Interest Expense	2,071.3	1,759.6	1,140.4	691.9
Net Interest Income	2,031.6	2,196.9	2,341.4	2,336.3
Provision for Loan Losses	483.0	1,069.1	1,434.7	765.0
Other Income	821.5	888.4	1,004.8	892.0
Operating Expenses	2,152.0	2,213.1	2,066.0	2,127.9
Net Income	218.1	(197.0)	(397.7)	335.4
Return on Average Assets	0.31	-0.27	-0.55	0.46
Net Margin/Average Assets	4.02	4.22	4.39	4.38
Net Worth/Assets	10.66	10.23	8.83	9.43
Total Loans/Total Shares	86.85	85.88	76.35	69.31
Total Loans/Total Assets	72.58	71.56	63.96	59.22
Delinquent Loans/Total Loans	0.92	1.71	2.60	2.55
Net Charge-Offs/Average Loans	0.66	1.26	1.92	1.85

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