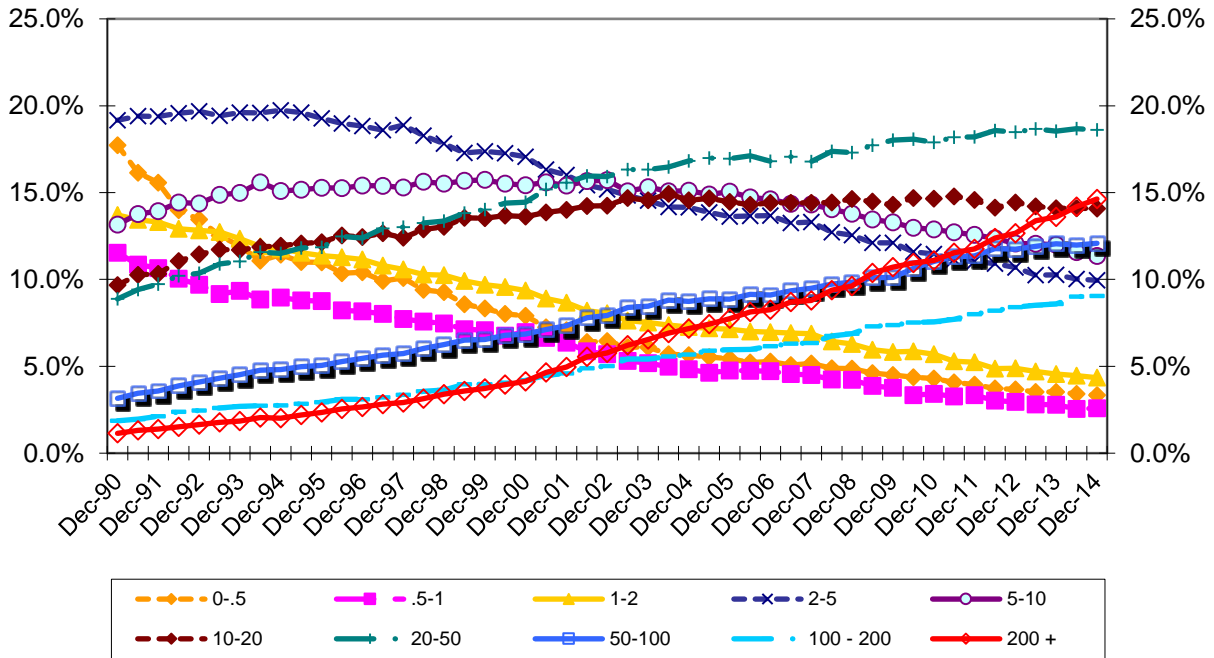
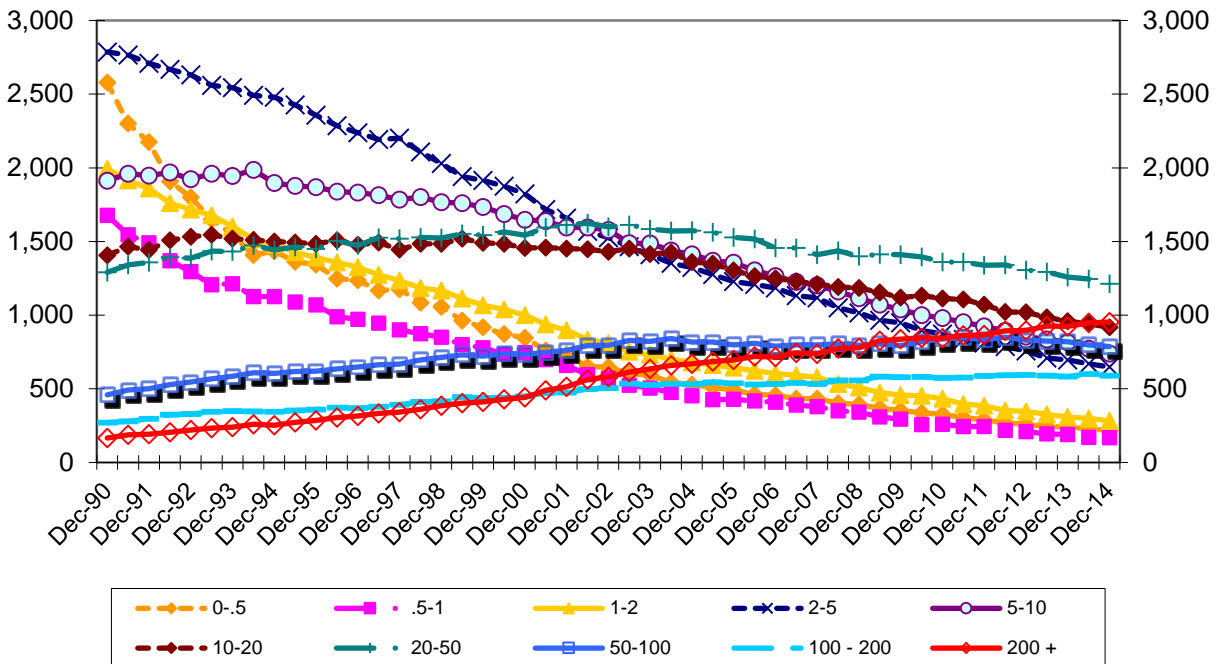


Distribution of U.S. Credit Unions

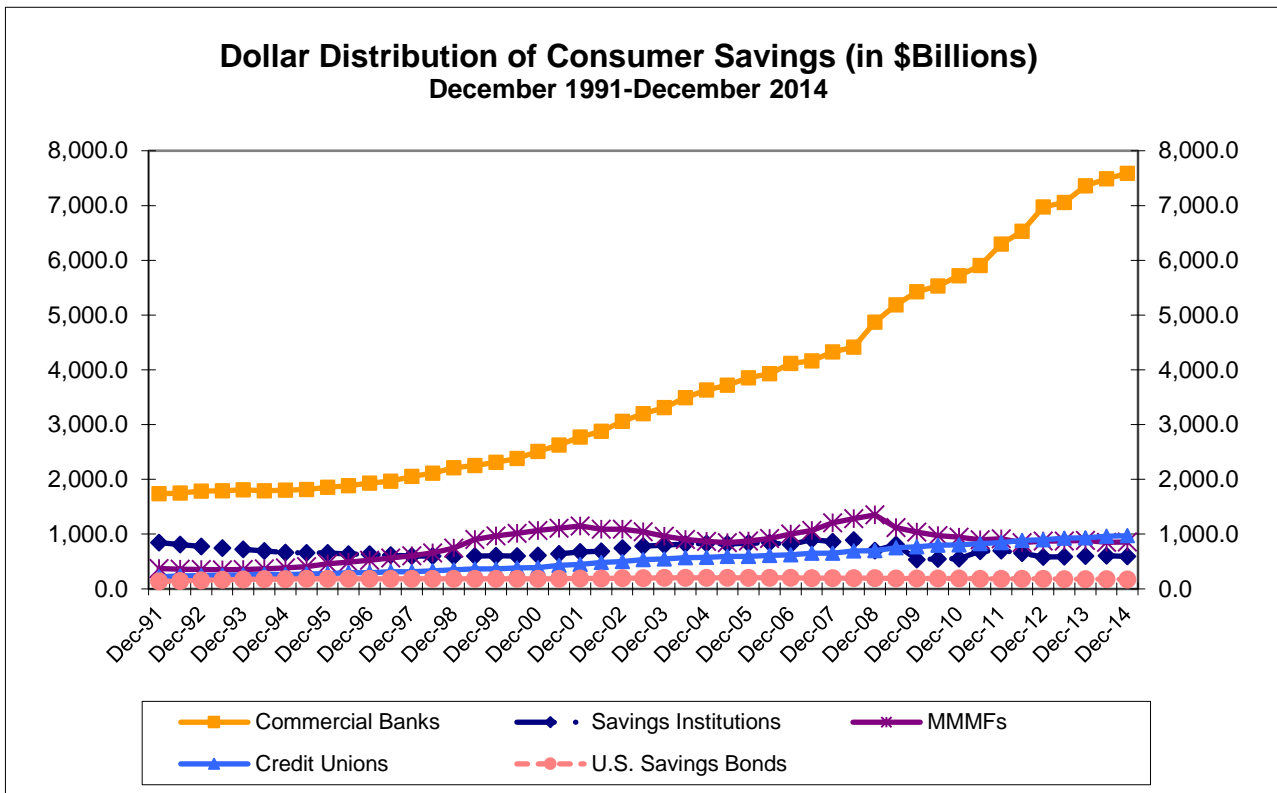
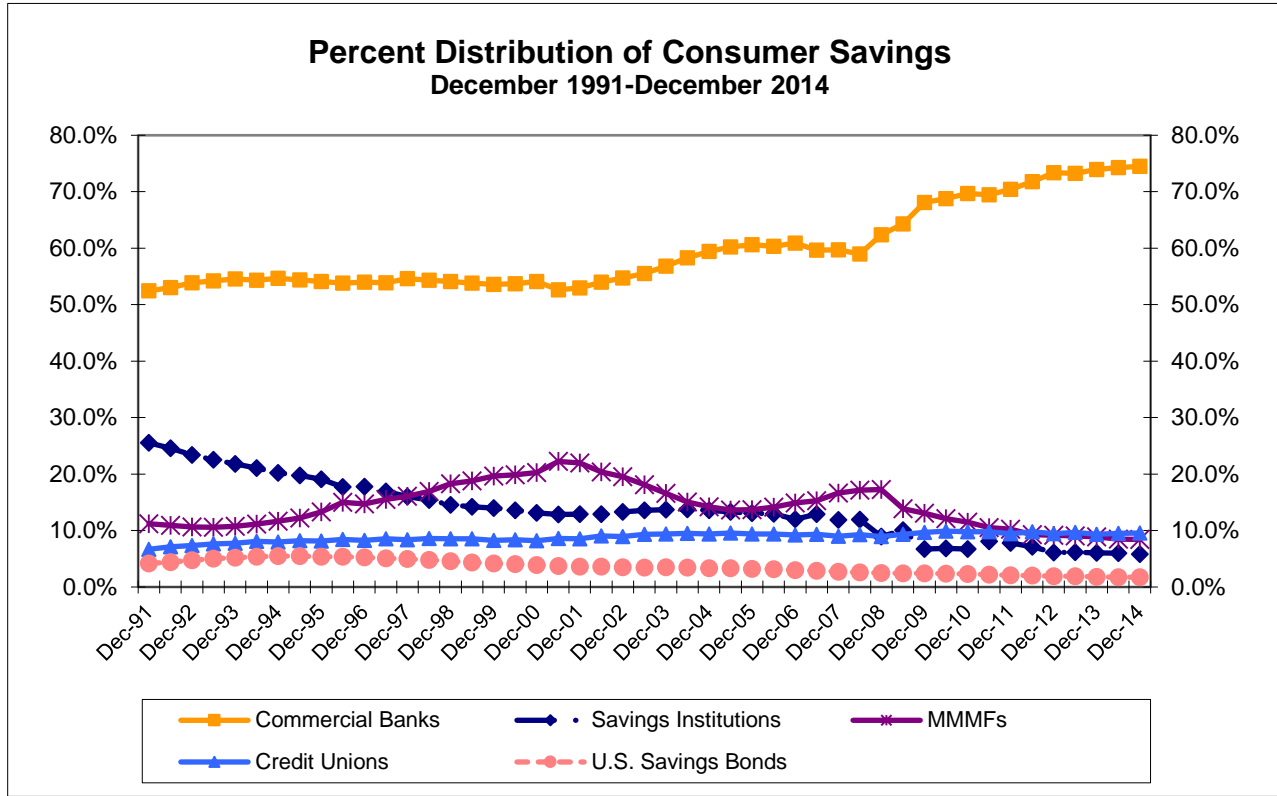
Percent Distribution of U.S. Credit Unions by Asset Class
December 1990-December 2014



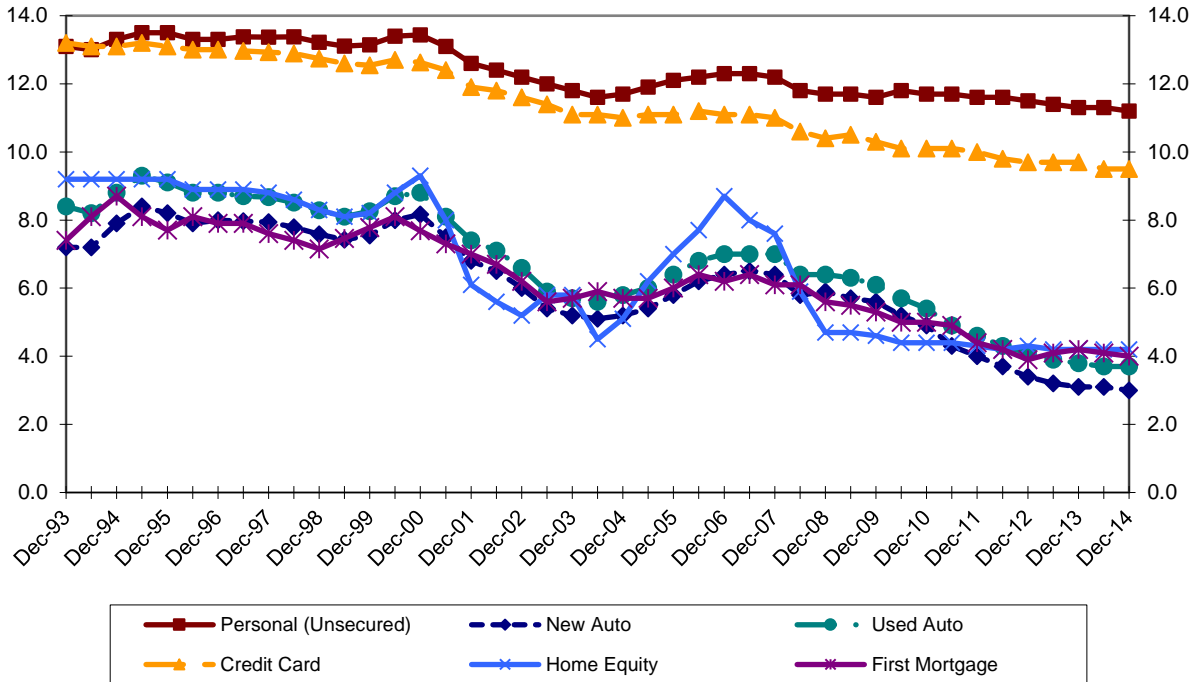
Distribution of U.S. Credit Unions by Asset Class
December 1990-December 2014



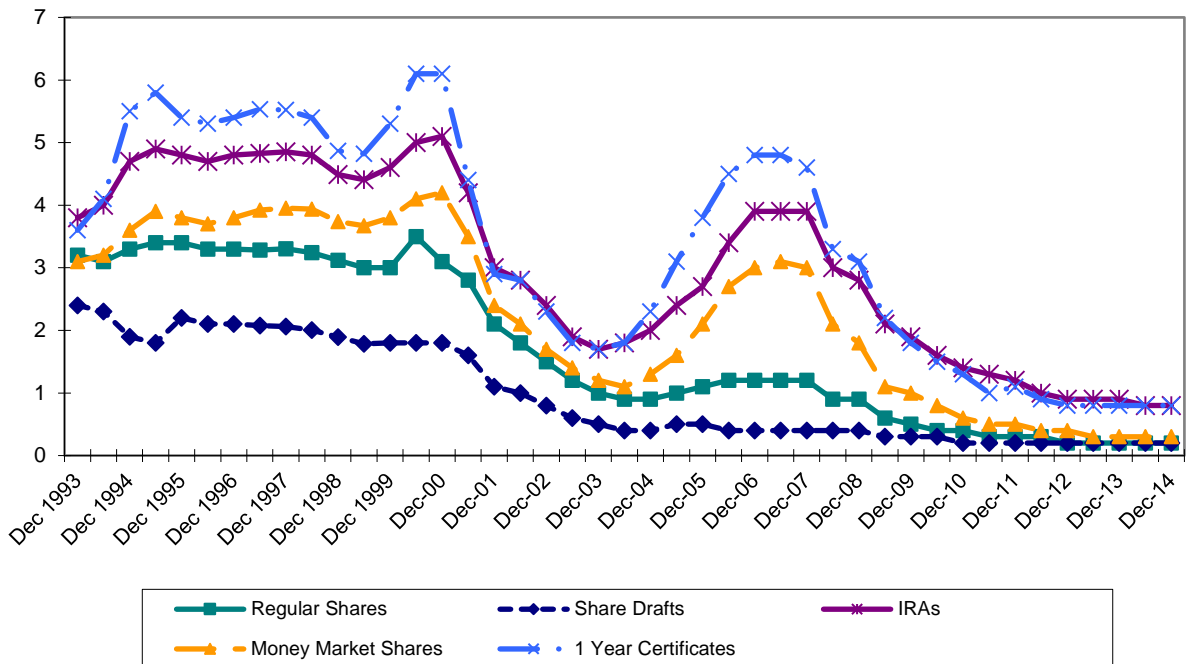
Distribution of Consumer Savings



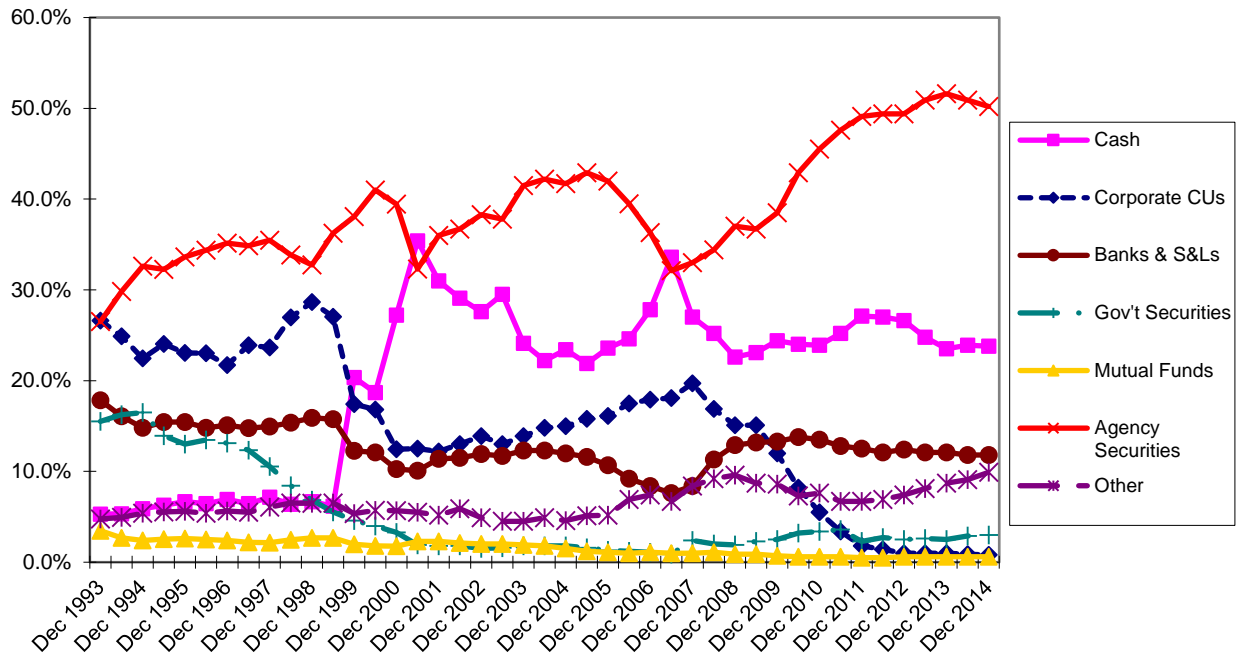
Average Credit Union Loan Rates December 1993-December 2014



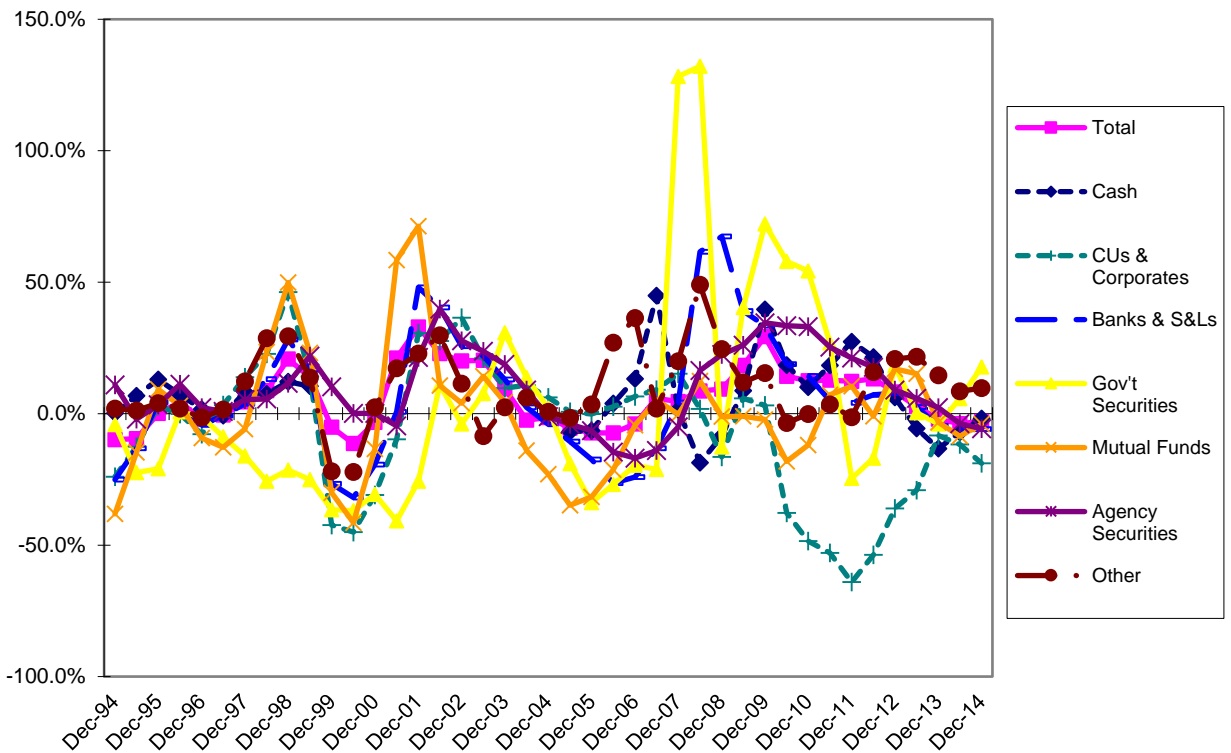
Average Credit Union Savings Rates December 1993-December 2014



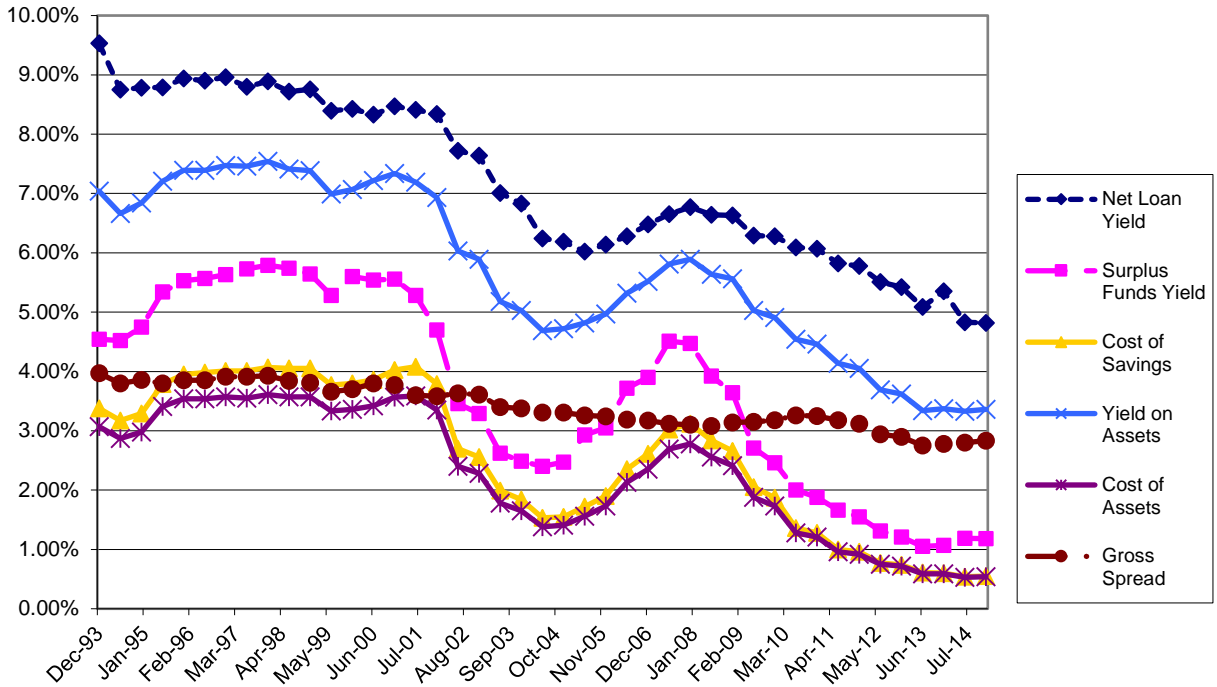
Composition of Surplus Funds December 1993-December 2014



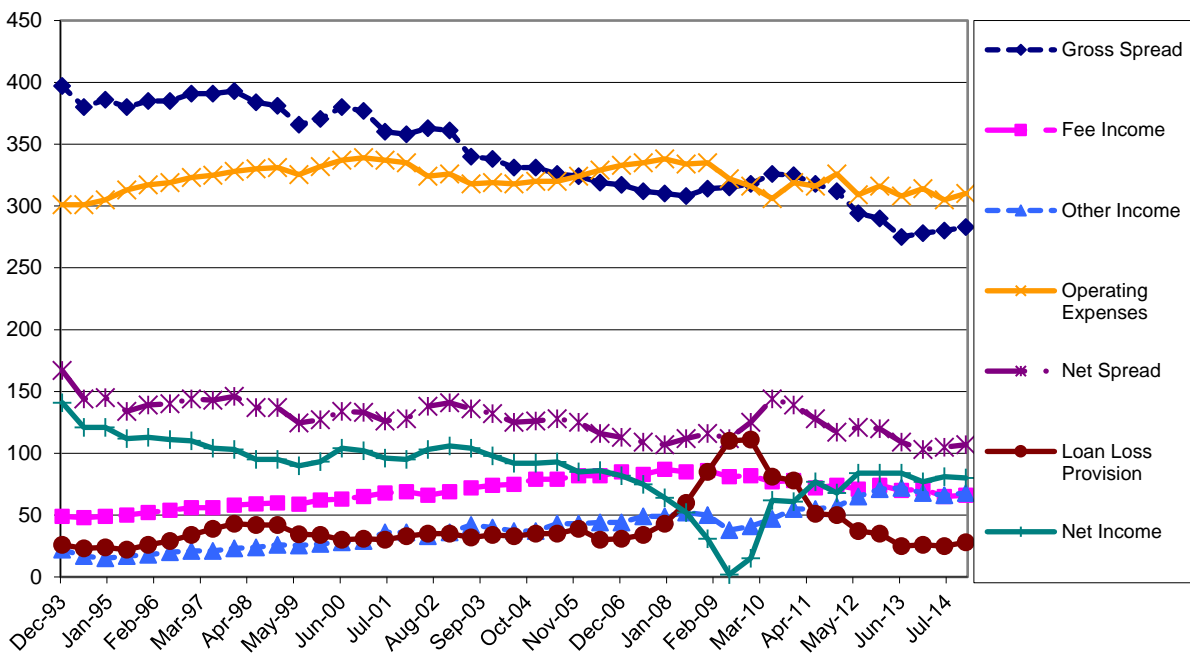
Credit Union Surplus Funds Flows December 1994-December 2014



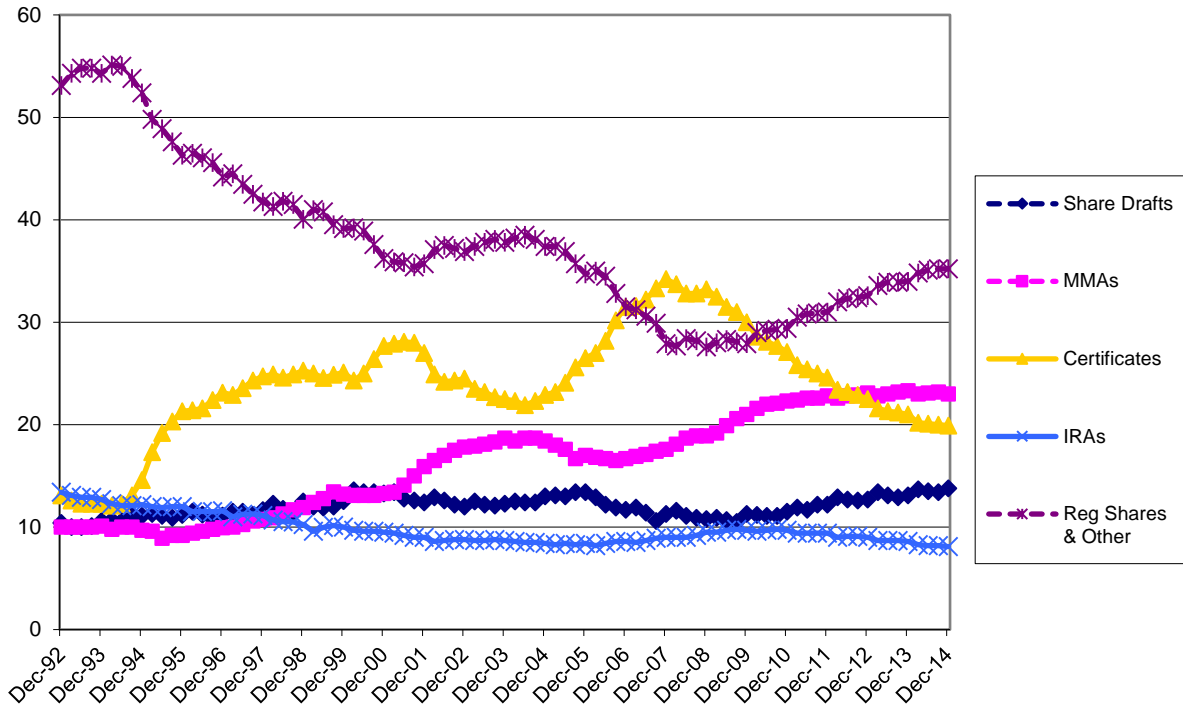
Credit Union Spreads December 1993-December 2014



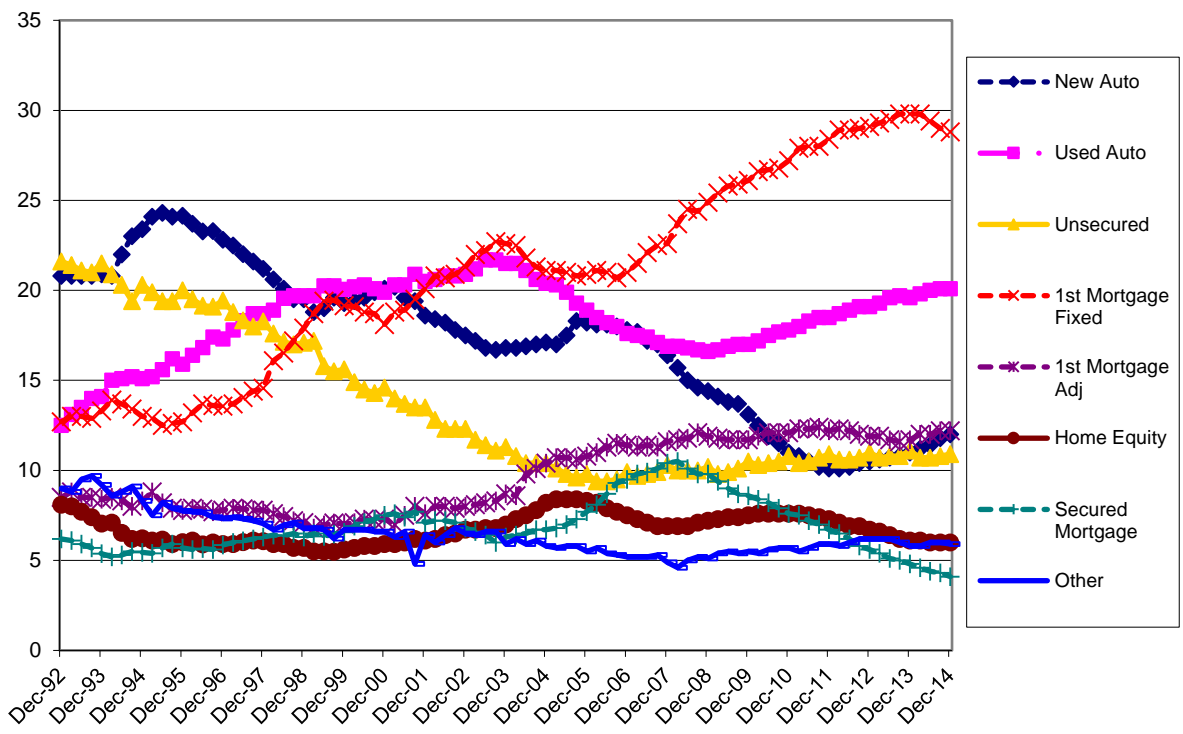
Credit Union Spreads (in bp) December 1993-December 2014



Composition of Savings in U.S. Credit Unions December 1992-December 2014

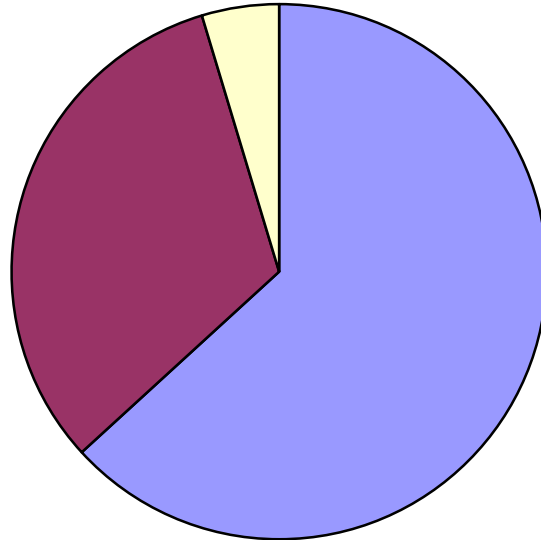


Composition of Loans in U.S. Credit Unions December 1992-December 2014



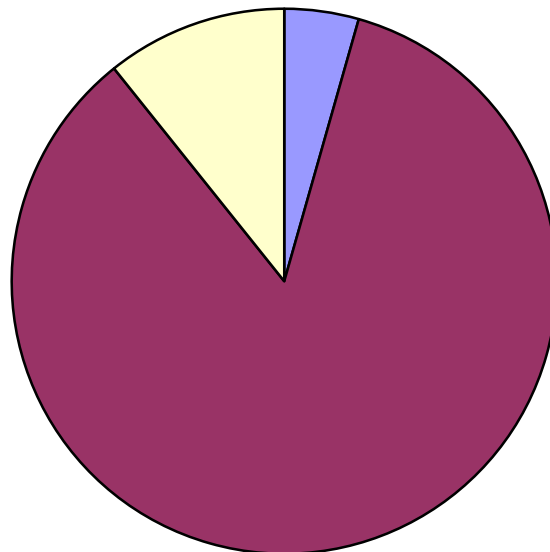
Credit Union Balance Sheet - December 2014

Assets



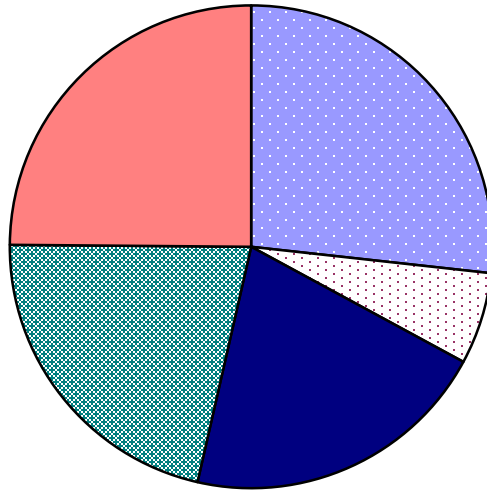
■ Loans ■ Surplus Funds ■ Fixed & Other

Liabilities & Equity



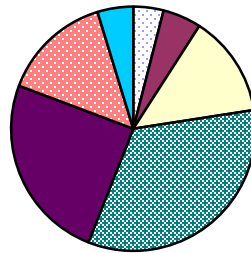
■ Borrowings & Other Liabilities ■ Savings ■ Net Capital

Credit Union Distribution by Field of Membership - December 2014



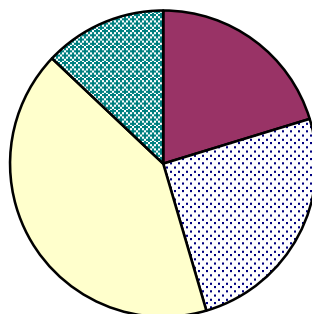
Residential
 Associational
 Occupational
 Multiple Group
 Low-Income

Type of Occupational Field of Membership



Mfg (Chem&Oil)
 Mfg (Metal,Machines&Cars)
 Mfg (Food,Elec&Other)
 Gov't & Military
 Educ & Healthcare
 Transp,Comm&Utilities
 Finance,RE,Trade&Misc Svc

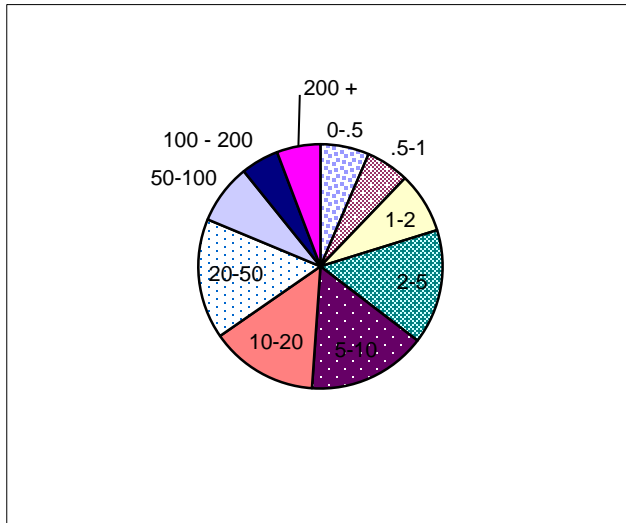
Type of Multiple Group Field of Membership



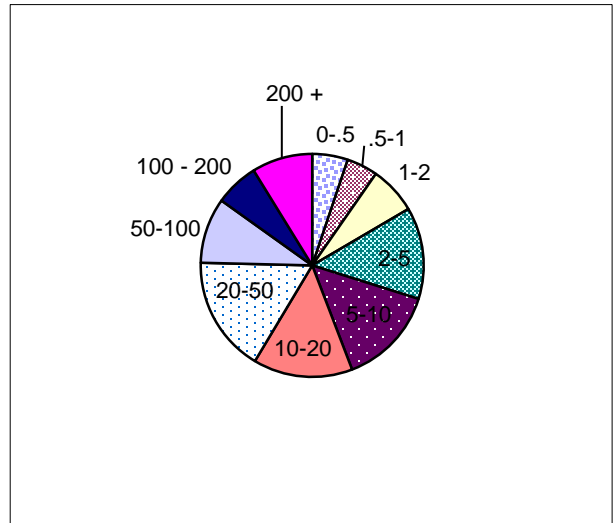
Primarily Mfg
 Primarily Gov't&Military
 Primarily Service
 Other (Mixed&Assoc)

Percent of U.S. Credit Unions by Asset Class

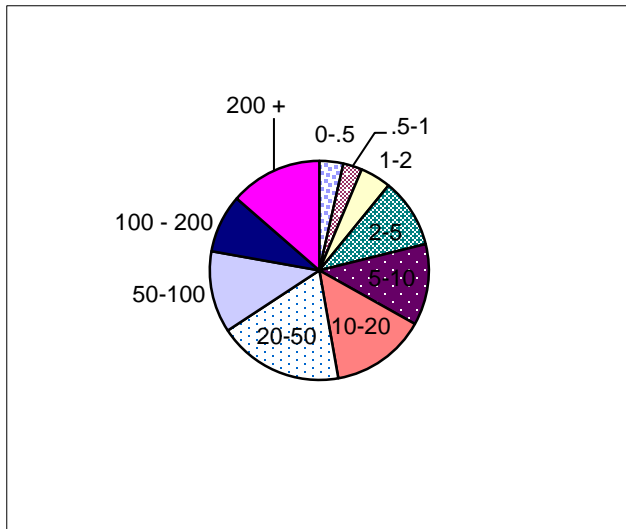
December 2003



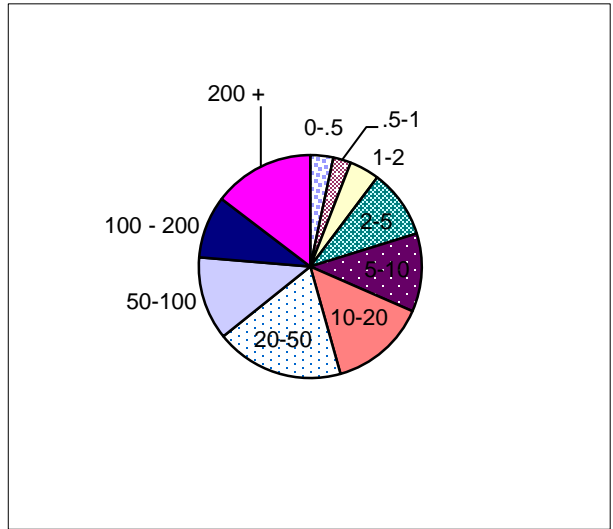
December 2007



December 2013

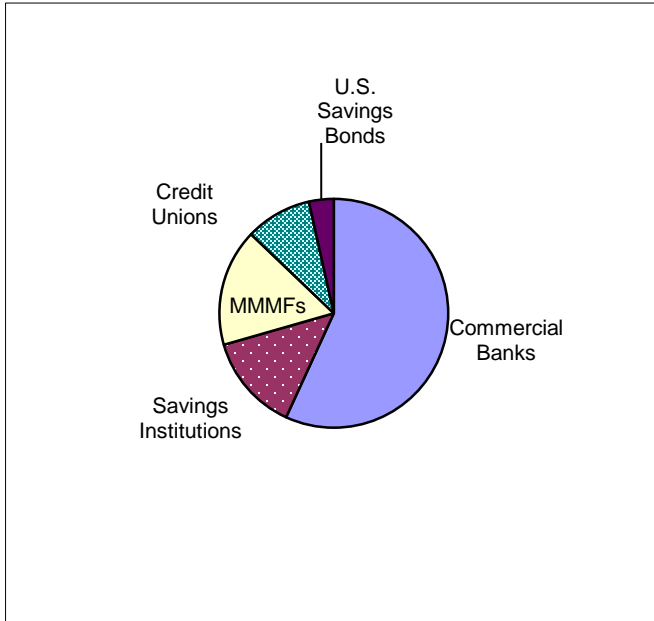


December 2014

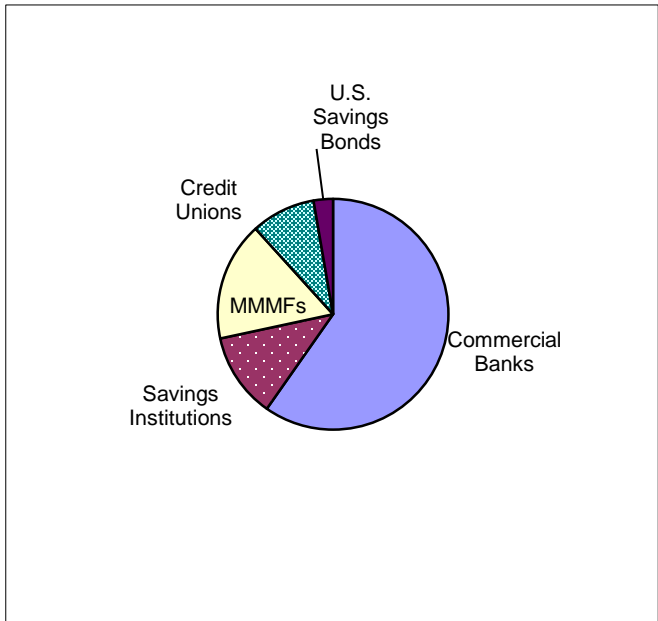


Distribution of Consumer Savings

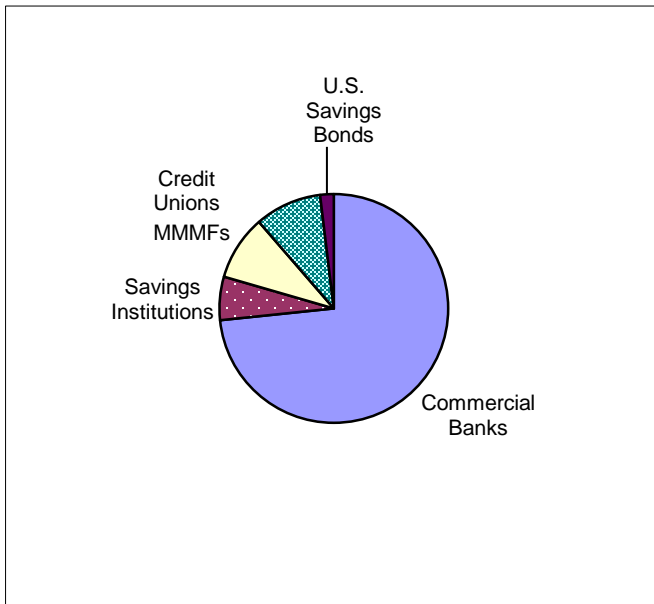
December 2003



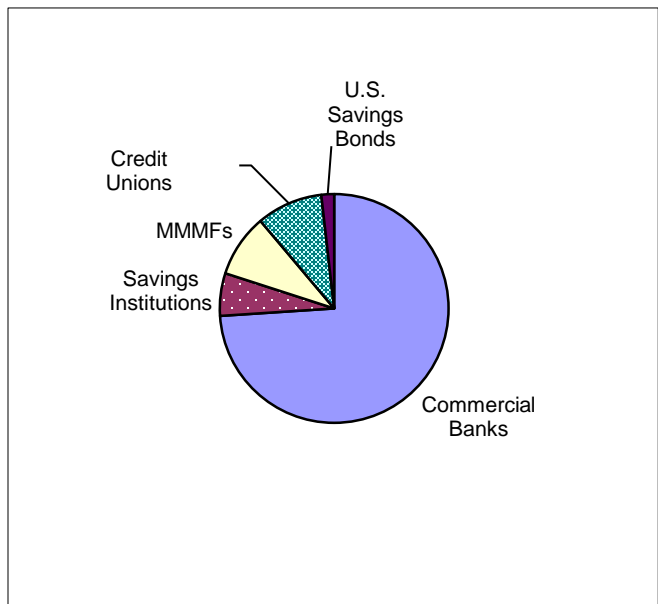
December 2007



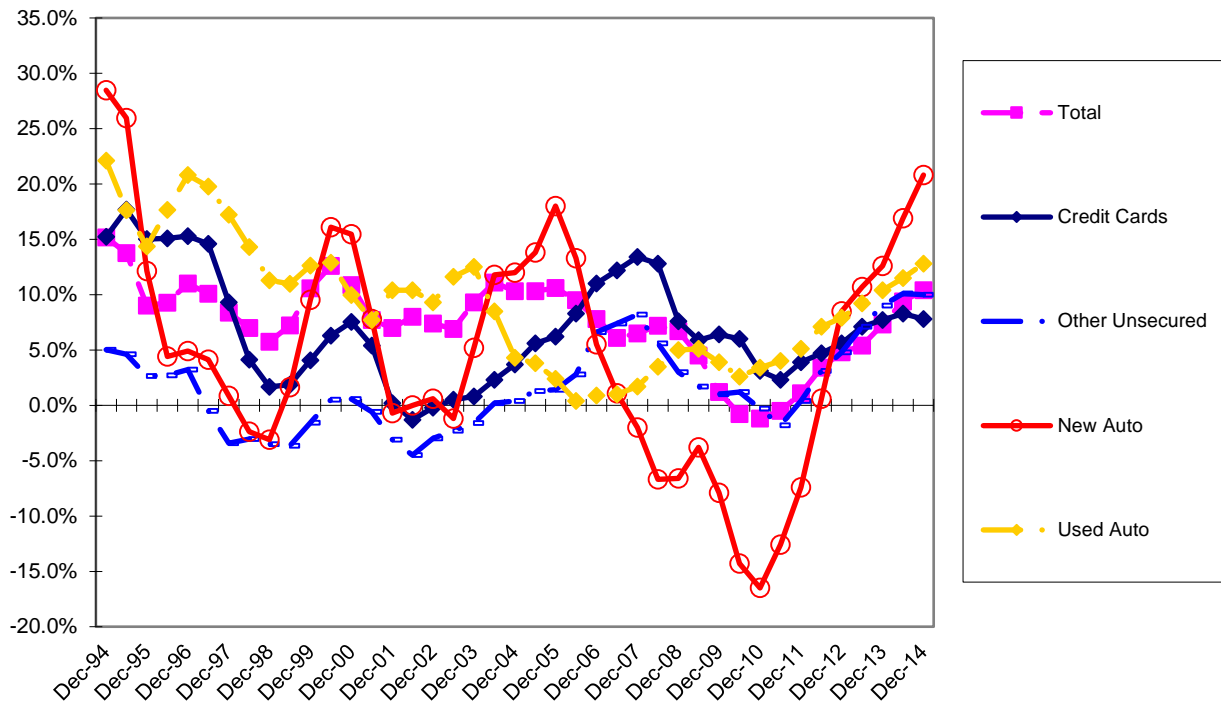
December 2013



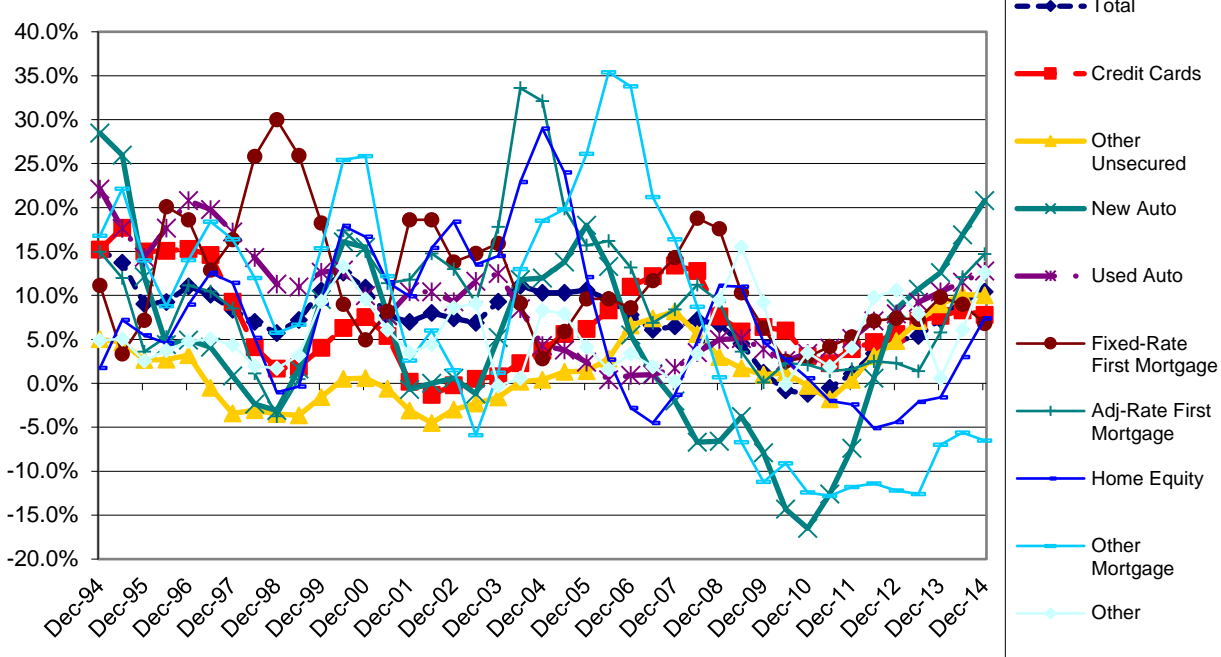
December 2014



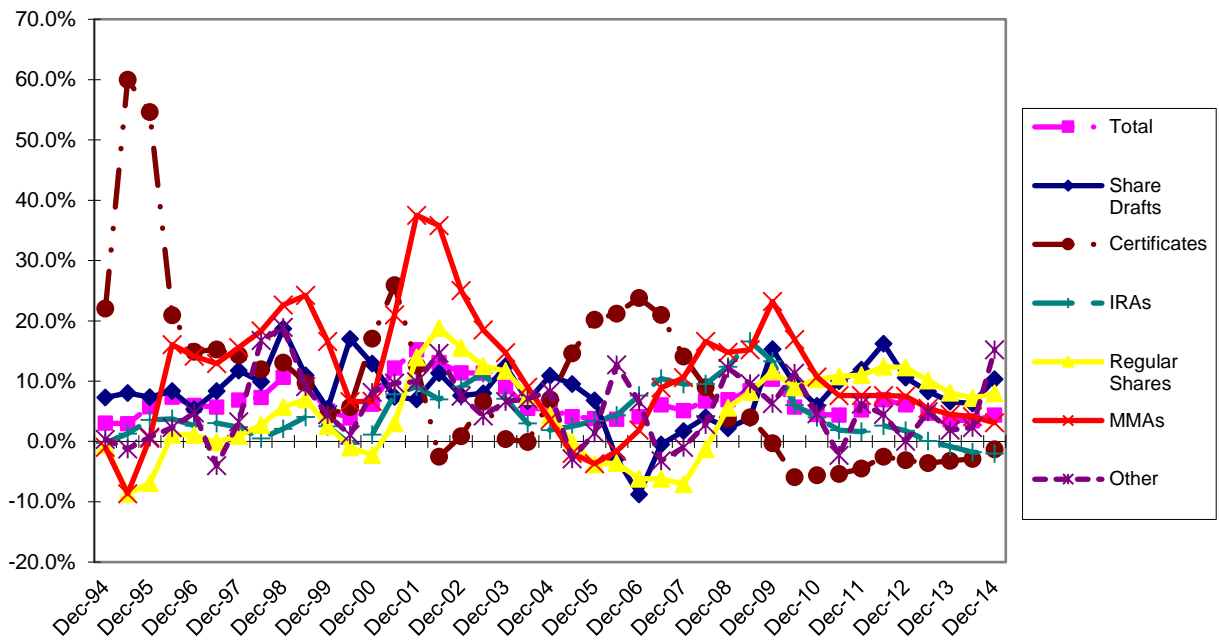
Credit Union Loan Flows
December 1994-December 2014



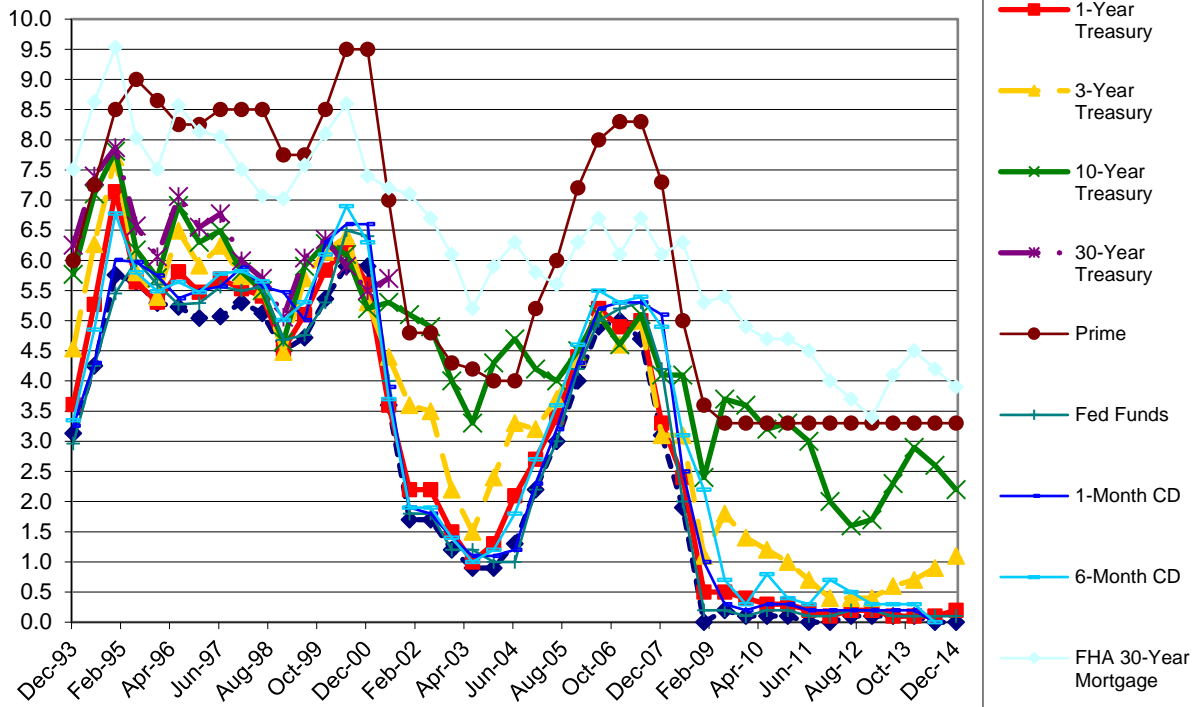
Credit Union Loan Flows
December 1994-December 2014



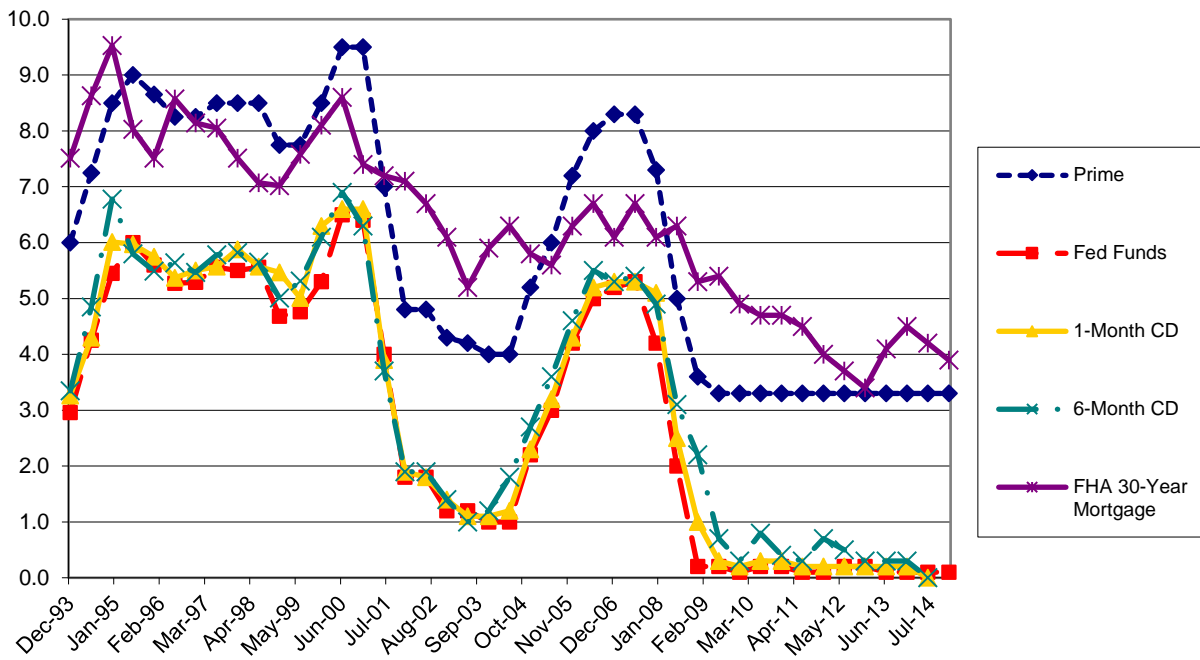
Credit Union Savings Flows December 1994-December 2014



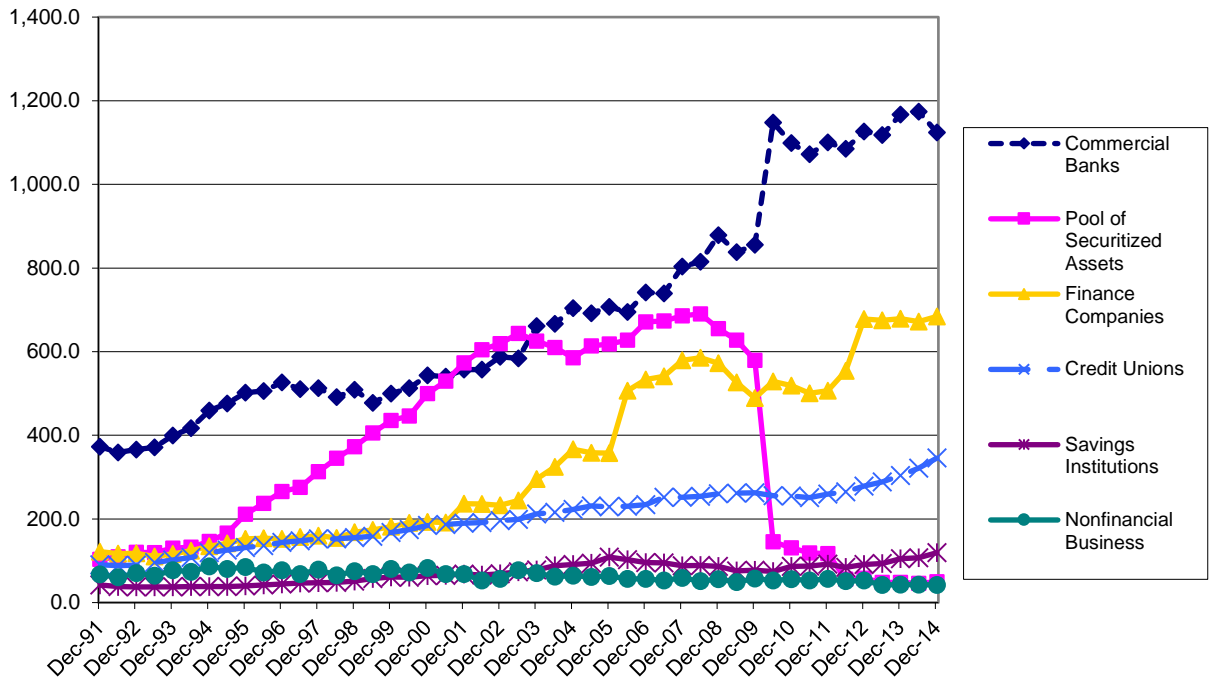
**Selected Interest Rates
December 1993-December 2014**



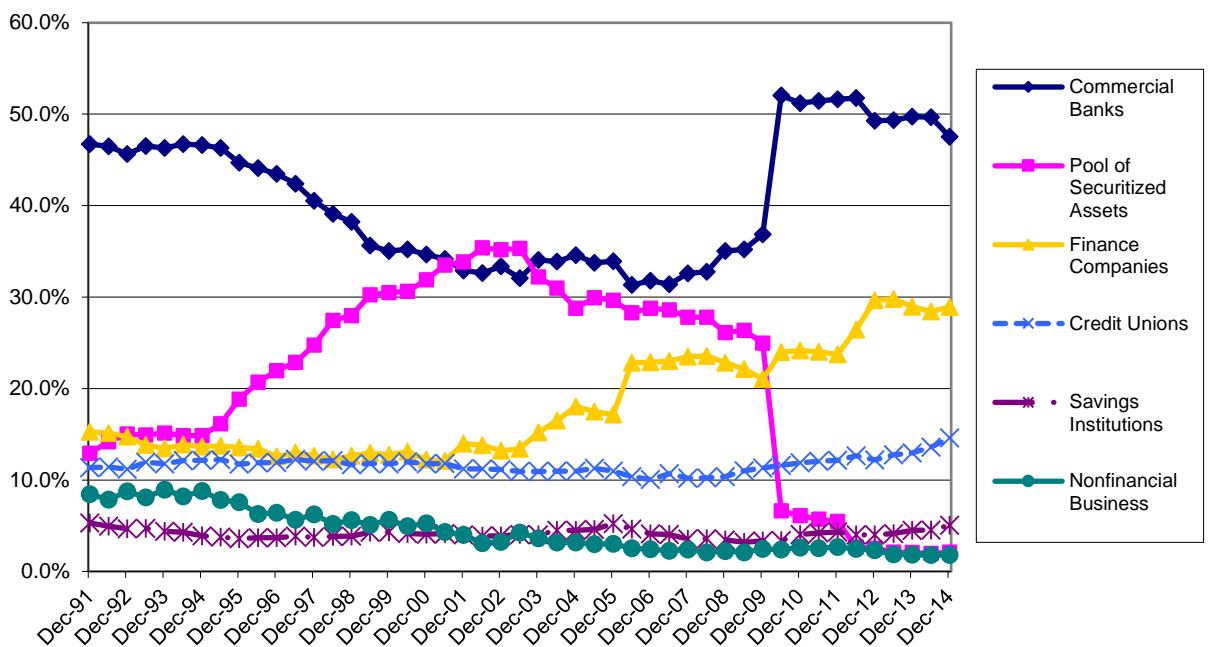
**Selected Interest Rates
December 1993-December 2014**



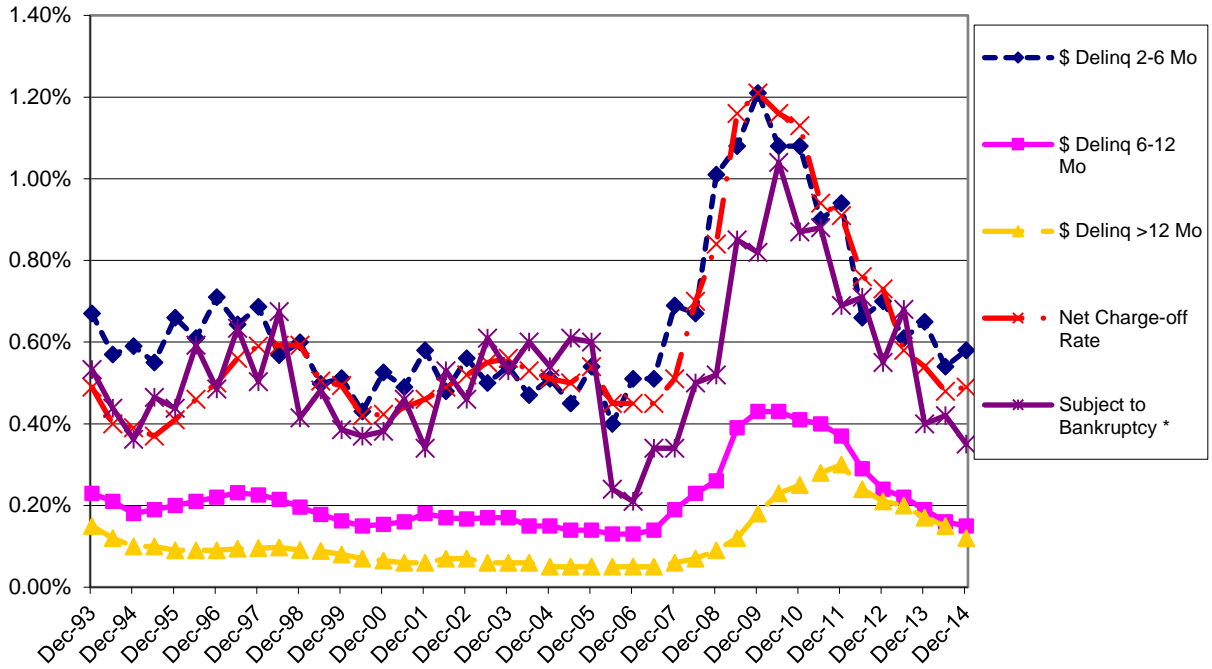
**Share of Installment Credit Outstanding by Selected Lenders (in \$Billions)
December 1991-December 2014**



**Share of Installment Credit Outstanding by Selected Lenders
December 1991-December 2014**

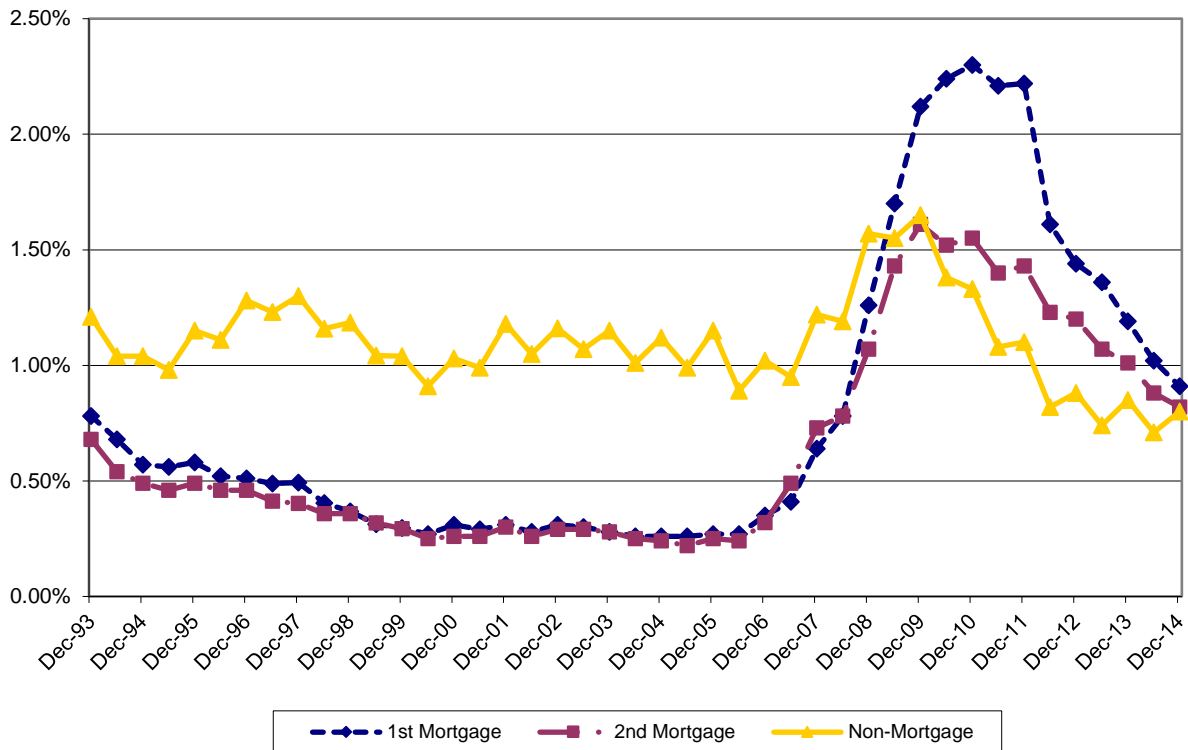


Credit Union Credit Quality December 1993-December 2014



* June Numbers are inflated due to some CUs reporting all bankruptcies instead of year-to-date

Dollar Delinquency Rates by Type of Loan December 1993-December 2014



Number of Members who File for Bankruptcy Annually (Per 1000)
December 1993-December 2014

