

PACA FACTS DATA
December 31, 2006
Federally Insured Credit Unions

(Dollar Amounts in Millions)

	December 2004	December 2005	December 2006	% Change Dec. 04 to Dec. 05	% Change Dec. 05 to Dec. 06
Number of Credit Unions Reporting	9,014	8,695	8,362	(3.54)	(3.83)
Number of Members	83,564,678	84,506,880	85,753,540	1.13	1.48
Total Assets	646,970	678,665	709,949	4.90	4.61
Loans Held for Sale	959	1,076	968	12.23	(10.06)
Unsecured Credit Card Loans	22,505	23,911	26,537	6.25	10.98
All Other Unsecured Loans	20,895	21,180	22,603	1.36	6.72
New Auto Loans	71,263	83,962	88,528	17.82	5.44
Used Auto Loans	84,684	86,598	87,557	2.26	1.11
1st Mortgage Real Estate Loans	130,095	145,108	159,682	11.54	10.04
Other Real Estate Loans	62,018	73,405	84,437	18.36	15.03
All Other Loans	22,805	24,074	24,990	5.56	3.81
Total Loans	414,265	458,237	494,335	10.61	7.88
Total Cash and Investments	208,790	193,956	186,248	(7.10)	(3.97)
Total Cash	49,153	45,979	51,801	(6.46)	12.66
Total Investments	159,637	147,977	134,447	(7.30)	(9.14)
Total Liabilities	20,182	25,794	27,461	27.81	6.47
Share Drafts	72,263	75,474	70,379	4.44	(6.75)
Regular Shares	200,166	194,163	181,029	(3.00)	(6.76)
Money Market Shares	102,553	99,020	100,447	(3.44)	1.44
Share Certificates	126,744	152,628	188,975	20.42	23.81
IRA/KEOGH Accounts	46,691	48,277	51,979	3.40	7.67
All Other Shares	6,061	5,574	5,582	(8.02)	0.13
Nonmember Shares	1,784	2,487	2,798	39.41	12.52
Total Savings	556,261	577,623	601,188	3.84	4.08
Regular Reserve	17,173	17,415	17,990	1.41	3.30
Accumulated Unrealized Gains/Losses on Available for Sale Securities	(361)	(1,014)	(609)	(180.96)	39.96
Accumulated Unrealized Gains/Losses on Cash Flow Hedges	(6)	5	7	194.33	36.83
Approp For Non-Conform Investments	35	50	44	39.91	(0.12)
Other Reserves	7,457	7,985	7,971	7.08	(0.18)
Miscellaneous Equity	9	13	28	44.44	114.92
Undivided Earnings	46,239	50,816	55,919	9.90	10.04
Other Comprehensive Income	(20)	(22)	(52)	(10.87)	(134.64)
Net Income	0	0	0	N/A	N/A
Total Equity	70,527	75,248	81,299	6.69	8.04
Net Worth	70,924	76,294	81,952	7.57	7.42
Gross Income	36,829	40,959	47,075	11.21	14.93
Interest Expense	8,858	11,408	16,255	28.79	42.49
Operating Expenses	20,187	21,501	23,081	6.50	7.35
Provision for Loan & Lease Losses	2,244	2,638	2,167	17.56	(17.84)
Other Income (Expense)	183	215	152	17.41	(29.23)
Net Income	5,723	5,627	5,724	(1.68)	1.72
Key Ratios	December 2004	December 2005	December 2006		
Net Worth Ratio	10.96%	11.24%	11.54%		
Delinquency Ratio	0.72%	0.73%	0.68%		
Net Charge-Off Ratio	0.53%	0.54%	0.45%		
Gross Income / Average Assets	5.86%	6.18%	6.78%		
Net Operating Expenses / Average Assets	2.42%	2.42%	2.47%		
Cost of Funds / Average Assets	1.41%	1.72%	2.34%		
Return on Average Assets	0.91%	0.85%	0.82%		
Fixed Assets & Foreclosed/Repossessed Assets/ Total Assets	2.04%	2.14%	2.26%		
Loan / Share Ratio	74.47%	79.33%	82.23%		