

**PACA Facts Data**  
**March 31, 2007**  
**Federally Insured Credit Unions**

(Dollar Amounts in Millions)

	December 2005	March 2006	December 2006	March 2007	Annualized % Change Dec 05 to Mar 06	Annualized % Change Dec 06 to Mar 07	% Change Mar 06 to Mar 07
Number of Credit Unions Reporting	8,695	8,617	8,362	8,305	(3.59)	(2.73)	(3.62)
Number of Members	84,506,882	84,949,429	85,748,651	86,135,911	2.09	1.81	1.40
<b>Total Assets</b>	<b>678,663</b>	<b>695,370</b>	<b>709,952</b>	<b>734,304</b>	<b>9.85</b>	<b>13.72</b>	<b>5.60</b>
<b>Loans Held for Sale</b>	<b>1,076</b>	<b>1,110</b>	<b>969</b>	<b>916</b>	<b>12.86</b>	<b>(22.18)</b>	<b>(17.53)</b>
Unsecured Credit Card Loans	23,911	22,976	26,535	25,781	(15.64)	(11.37)	12.21
All Other Unsecured Loans	21,180	20,743	22,612	22,195	(8.26)	(7.38)	7.00
New Auto Loans	83,962	84,694	88,532	87,802	3.49	(3.30)	3.67
Used Auto Loans	86,598	86,299	87,567	87,403	(1.38)	(0.75)	1.28
1st Mortgage Real Estate Loans	145,108	148,334	159,776	162,919	8.89	7.87	9.83
Other Real Estate Loans	73,405	75,400	84,370	84,667	10.87	1.41	12.29
Leases Receivable	1,437	1,263	1,159	1,092	(48.38)	(22.94)	(13.49)
Other Loans	22,643	22,709	23,798	23,578	1.17	(3.69)	3.83
<b>Total Loans</b>	<b>458,243</b>	<b>462,417</b>	<b>494,349</b>	<b>495,437</b>	<b>3.64</b>	<b>0.88</b>	<b>7.14</b>
<b>Total Cash and Investments</b>	<b>193,956</b>	<b>206,156</b>	<b>186,233</b>	<b>209,417</b>	<b>25.16</b>	<b>49.80</b>	<b>1.58</b>
<b>Total Cash</b>	<b>45,981</b>	<b>56,829</b>	<b>51,750</b>	<b>70,196</b>	<b>94.37</b>	<b>142.58</b>	<b>23.52</b>
<b>Total Investments</b>	<b>147,975</b>	<b>149,327</b>	<b>134,483</b>	<b>139,221</b>	<b>3.65</b>	<b>14.09</b>	<b>(6.77)</b>
<b>Total Liabilities</b>	<b>25,793</b>	<b>23,956</b>	<b>27,486</b>	<b>25,315</b>	<b>(28.50)</b>	<b>(31.59)</b>	<b>5.67</b>
Share Drafts	75,410	74,370	70,154	74,417	(5.52)	24.31	0.06
Regular Shares	194,237	202,859	181,255	187,135	17.75	12.98	(7.75)
All Other Savings	307,975	317,708	349,780	364,797	12.64	17.17	14.82
<b>Total Savings</b>	<b>577,623</b>	<b>594,938</b>	<b>601,189</b>	<b>626,348</b>	<b>11.99</b>	<b>16.74</b>	<b>5.28</b>
Regular Reserve	17,415	17,528	17,975	18,055	2.59	1.78	3.01
Accumulated Unrealized Gains/Losses on Available for Sale Securities	(1,014)	(1,155)	(609)	(419)	(55.58)	125.04	63.75
Other Reserves	8,029	8,026	7,995	8,460	(0.18)	23.28	5.41
Undivided Earnings	50,816	52,078	55,917	56,544	9.94	4.48	8.57
<b>Total Equity</b>	<b>75,246</b>	<b>76,477</b>	<b>81,278</b>	<b>82,640</b>	<b>6.54</b>	<b>6.70</b>	<b>8.06</b>
Net Worth	76,293	77,667	81,936	83,125	7.20	5.80	7.03
Gross Income	40,953	10,967	47,075	12,575	7.12	6.85	14.66
Interest Expense	11,409	3,471	16,258	4,745	21.70	16.74	36.70
Operating Expenses	21,501	5,626	23,083	6,029	4.66	4.47	7.16
Provision for Loan & Lease Losses	2,640	517	2,184	538	(21.61)	(1.40)	4.03
Other Income (Expense)	220	40	153	57	(27.32)	48.98	42.34
Net Income	5,623	1,392	5,703	1,320	(0.96)	(7.43)	(5.21)
<b>Key Ratios</b>	<b>December 2005</b>	<b>March 2006</b>	<b>December 2006</b>	<b>March 2007</b>			
Net Worth Ratio	11.24	11.16	11.54	11.32			
Delinquency Ratio	0.73	0.59	0.68	0.62			
Net Charge-Off Ratio*	0.54	0.48	0.45	0.44			
Gross Income / Average Assets*	6.18	6.39	6.78	6.97			
Net Operating Expenses / Average Assets*	2.42	2.49	2.47	2.54			
Cost of Funds / Average Assets*	1.72	2.02	2.34	2.63			
Return on Average Assets*	0.85	0.81	0.82	0.73			
Fixed Assets & FRAs/ Total Assets	2.14	2.13	2.26	2.23			
Loan / Share Ratio	79.33	77.74	82.23	79.10			

\* Data annualized for March.