

PACA Facts Data
June 30, 2008
Federally Insured Credit Unions

(Dollar Amounts in Millions)

	December 2006	June 2007	December 2007	June 2008	Annualized % Change Dec. 06 to Jun. 07	Annualized % Change Dec. 07 to Jun. 08	% Change June 07 to Jun. 08
Number of Credit Unions Reporting	8,362	8,238	8,101	7,972	(2.97)	(3.18)	(3.23)
Number of Members	85,744,954	86,581,603	86,828,425	87,961,623	1.95	2.61	1.59
Total Assets	710,006	740,659	753,404	802,472	8.63	13.03	8.35
Loans Held for Sale	969	1,035	945	880	13.49	(13.76)	(14.96)
Unsecured Credit Card Loans	26,566	26,872	30,118	30,562	2.30	2.94	13.73
All Other Unsecured Loans	22,622	22,916	24,485	24,245	2.59	(1.96)	5.80
New Auto Loans	88,534	87,699	86,897	82,146	(1.89)	(10.93)	(6.33)
Used Auto Loans	87,575	88,351	89,105	92,032	1.77	6.57	4.17
1st Mortgage Real Estate Loans	159,852	169,124	179,967	198,091	11.60	20.14	17.13
Other Real Estate Loans	84,358	86,397	91,318	92,840	4.83	3.33	7.46
Leases Receivable	1,159	1,019	877	832	(24.09)	(10.20)	(18.36)
Other Loans	23,722	23,994	24,173	25,638	2.29	12.12	6.85
Total Loans	494,388	506,372	526,939	546,386	4.85	7.38	7.90
Total Cash and Equivalents	51,759	61,852	52,485	55,891	39.00	12.98	(9.64)
Total Investments	134,500	141,856	142,451	167,066	10.94	34.56	17.77
Total Cash and Equivalents/Investments	186,260	203,708	194,935	222,957	18.74	28.75	9.45
Total Liabilities	27,547	26,662	35,264	38,082	(6.42)	15.98	42.83
Share Drafts	70,298	71,921	70,950	75,342	4.62	12.38	4.76
Regular Shares	181,122	184,513	169,040	182,636	3.74	16.09	(1.02)
Money Market Shares	100,459	107,930	111,159	126,560	14.87	27.71	17.26
Share Certificates	188,891	202,125	216,117	222,284	14.01	5.71	9.97
IRA/KEOGH Accounts	52,037	55,030	56,912	60,890	11.50	13.98	10.65
All Other Shares	5,546	6,230	5,724	6,955	24.68	42.99	11.63
Non-member Deposits	2,837	2,548	2,495	2,204	(20.34)	(23.27)	(13.50)
Total Savings	601,190	630,296	632,397	676,871	9.68	14.07	7.39
Undivided Earnings	55,938	57,405	59,411	60,574	5.25	3.91	5.52
Regular Reserves	17,968	18,062	18,215	18,562	1.05	3.81	2.77
Approp For Non-Conform Invest	51	66	76	87	58.65	29.36	30.88
Other Reserves	7,939	8,204	8,450	8,710	6.68	6.15	6.16
Miscellaneous Equity	23	14	13	15	(83.68)	25.33	7.81
Unrealized Gains/Losses on Available for Sale Securities	(608)	(676)	106	(444)	(22.47)	(1,038.02)	34.38
Unrealized Gains/Losses on CF Hedges	7	(8)	(5)	(6)	(442.75)	(42.70)	26.14
Other Comprehensive Income	(49)	(97)	(521)	(618)	(201.04)	(36.94)	(533.82)
Net Income	0	731	0	640	N/A	N/A	(12.57)
Total Equity	81,269	83,701	85,744	87,519	5.98	4.14	4.56
Uninsured Secondary Capital	28	27	31	31	(2.82)	(3.15)	12.54
Total Net Worth	81,923	84,497	86,183	88,603	6.28	5.62	4.86
Total Interest Income	38,191	21,064	43,115	21,960	10.31	1.87	4.25
Fee Income	5,905	3,026	6,383	3,317	2.47	3.94	9.64
Other Operating Income	2,978	1,675	3,430	1,674	12.50	(2.38)	(0.06)
Gross Income	47,074	25,765	52,928	26,952	9.46	1.84	4.61
Interest Expense	16,260	9,753	20,375	9,965	19.97	(2.19)	2.17
Operating Expenses	23,080	12,164	24,806	12,978	5.41	4.64	6.69
Provision for Loan & Lease Losses	2,190	1,231	3,186	2,330	12.38	46.22	89.31
Other Non-Operating Inc (Expense)	147	107	103	351	45.48	582.80	227.28
Net Income	5,692	2,724	4,664	2,031	(4.28)	(12.92)	(25.46)
Key Ratios	December 2006	June 2007	December 2007	June 2008			
Net Worth Ratio	11.53	11.40	11.43	11.04			
Delinquency Ratio	0.68	0.69	0.93	0.97			
Net Charge-Off Ratio*	0.46	0.45	0.51	0.71			
Gross Income / Average Assets*	6.78	7.10	7.23	6.93			
Net Operating Expenses / Average Assets*	2.47	2.52	2.52	2.48			
Cost of Funds / Average Assets*	2.34	2.69	2.78	2.56			
Return on Average Assets*	0.82	0.75	0.64	0.52			
Fixed Assets & FRAs/ Total Assets	2.26	2.27	2.37	2.53			
Loan / Share Ratio	82.23	80.34	83.32	80.72			

* Data annualized for June.