

**PACA Facts Data**  
**September 30, 2008**  
**Federally Insured Credit Unions**

(Dollar Amounts in Millions)

	December 2006	September 2007	December 2007	September 2008	Annualized % Change Dec. 06 to Sept. 07	Annualized % Change Dec. 07 to Sept. 08	% Change Sept 07 to Sept 08
Number of Credit Unions Reporting	8,362	8,163	8,101	7,904	(3.17)	(3.24)	(3.17)
Number of Members	85,744,954	86,964,377	86,824,533	88,520,200	1.90	2.60	1.79
<b>Total Assets</b>	<b>710,004</b>	<b>740,659</b>	<b>753,392</b>	<b>801,677</b>	<b>5.76</b>	<b>8.54</b>	<b>8.24</b>
<b>Loans Held for Sale</b>	<b>969</b>	<b>1,035</b>	<b>945</b>	<b>984</b>	<b>8.99</b>	<b>5.50</b>	<b>(4.92)</b>
Unsecured Credit Card Loans	26,566	28,002	30,118	31,477	7.21	6.01	12.41
All Other Unsecured Loans	22,623	23,736	24,484	24,955	6.56	2.56	5.14
New Auto Loans	88,534	88,225	86,895	82,196	(0.46)	(7.21)	(6.83)
Used Auto Loans	87,575	89,416	89,107	94,054	2.80	7.40	5.19
1st Mortgage Real Estate Loans	159,852	174,831	179,962	204,384	12.49	18.09	16.90
Other Real Estate Loans	84,358	89,469	91,334	95,315	8.08	5.81	6.53
Leases Receivable	1,159	951	877	822	(23.93)	(8.32)	(13.54)
Other Loans	23,723	24,557	24,156	26,822	4.69	14.72	9.22
<b>Total Loans</b>	<b>494,389</b>	<b>519,187</b>	<b>526,933</b>	<b>560,026</b>	<b>6.69</b>	<b>8.37</b>	<b>7.87</b>
<b>Total Cash and Equivalents</b>	<b>51,759</b>	<b>50,945</b>	<b>52,485</b>	<b>43,865</b>	<b>(2.10)</b>	<b>(21.90)</b>	<b>(13.90)</b>
<b>Total Investments</b>	<b>134,501</b>	<b>142,188</b>	<b>142,451</b>	<b>164,471</b>	<b>7.62</b>	<b>20.61</b>	<b>15.67</b>
<b>Total Cash and Equivalents and Investments</b>	<b>186,260</b>	<b>193,132</b>	<b>194,935</b>	<b>208,336</b>	<b>4.92</b>	<b>9.17</b>	<b>7.87</b>
<b>Total Liabilities</b>	<b>27,547</b>	<b>31,110</b>	<b>35,264</b>	<b>44,636</b>	<b>17.25</b>	<b>35.44</b>	<b>43.48</b>
Share Drafts	70,298	68,861	70,950	71,816	(2.72)	1.63	4.29
Regular Shares	181,122	176,971	169,039	179,690	(3.06)	8.40	1.54
Money Market Shares	100,459	108,356	111,159	127,214	10.48	19.26	17.40
Share Certificates	188,891	209,274	216,116	219,216	14.39	1.91	4.75
IRA/KEOGH Accounts	52,037	56,048	56,911	61,716	10.28	11.26	10.11
All Other Shares	5,546	6,144	5,721	6,962	14.40	28.92	13.31
Non-member Deposits	2,837	2,448	2,495	2,242	(18.25)	(13.52)	(8.44)
<b>Total Savings</b>	<b>601,190</b>	<b>628,103</b>	<b>632,391</b>	<b>668,857</b>	<b>5.97</b>	<b>7.69</b>	<b>6.49</b>
Undivided Earnings	55,936	58,035	59,406	60,933	5.00	3.43	4.99
Regular Reserves	17,968	18,114	18,215	18,819	1.08	4.42	3.89
Approp For Non-Conform Invest	51	78	76	102	69.29	46.16	31.16
Other Reserves	7,939	8,314	8,450	8,802	6.30	5.56	5.87
Miscellaneous Equity	23	15	13	15	(48.50)	19.64	(1.23)
Unrealized Gains/Losses on Available for Sale Securities	(608)	(253)	106	(662)	77.89	(967.82)	(161.94)
Unrealized Gains/Losses on CF Hedges	7	2	(5)	(9)	(87.68)	(108.55)	(487.28)
Other Comprehensive Income	(49)	(162)	(522)	(673)	(311.25)	(38.59)	(315.03)
Net Income	0	1,070	0	857	N/A	N/A	(19.90)
<b>Total Equity</b>	<b>81,267</b>	<b>85,213</b>	<b>85,738</b>	<b>88,184</b>	<b>6.47</b>	<b>3.80</b>	<b>3.49</b>
Uninsured Secondary Capital	28	28	31	30	1.26	(3.65)	8.62
<b>Total Net Worth</b>	<b>81,922</b>	<b>85,638</b>	<b>86,177</b>	<b>89,544</b>	<b>6.05</b>	<b>5.21</b>	<b>4.56</b>
<b>Total Interest Income</b>	<b>38,191</b>	<b>32,031</b>	<b>43,114</b>	<b>32,972</b>	<b>11.83</b>	<b>1.96</b>	<b>2.94</b>
Fee Income	5,905	4,667	6,383	5,108	5.38	6.71	9.45
Other Operating Income	2,978	2,538	3,430	2,825	13.64	9.82	11.29
<b>Gross Income</b>	<b>47,074</b>	<b>39,237</b>	<b>52,927</b>	<b>40,905</b>	<b>11.13</b>	<b>3.05</b>	<b>4.25</b>
Interest Expense	16,260	14,951	20,375	14,533	22.60	(4.90)	(2.79)
Operating Expenses	23,080	18,357	24,805	19,600	6.04	5.35	6.78
Provision for Loan & Lease Losses	2,190	2,015	3,189	4,112	22.66	71.89	104.07
Other Non-Operating Inc (Expense)	147	156	101	287	40.99	277.70	84.03
Net Income	5,691	4,071	4,659	2,947	(4.63)	(15.66)	(27.60)
<b>Key Ratios</b>	<b>December 2006</b>	<b>September 2007</b>	<b>December 2007</b>	<b>September 2008</b>			
Net Worth Ratio	11.53	11.50	11.43	11.16			
Delinquency Ratio	0.68	0.81	0.93	1.13			
Net Charge-Off Ratio*	0.46	0.46	0.51	0.75			
Gross Income / Average Assets*	6.78	7.19	7.23	7.01			
Net Operating Expenses / Average Assets*	2.47	2.51	2.52	2.49			
Cost of Funds / Average Assets*	2.34	2.74	2.78	2.49			
Return on Average Assets*	0.82	0.75	0.64	0.51			
Fixed Assets & FRAs/ Total Assets	2.26	2.32	2.37	2.59			
Loan / Share Ratio	82.23	82.66	83.32	83.73			

\* Data annualized for September.