

PACA Facts Data
September 30, 2009
Federally Insured Credit Unions

(Dollar Amounts in Millions)

	December 2007	September 2008	December 2008	September 2009	Annualized % Change Dec. 07 to Sept. 08	Annualized % Change Dec. 08 to Sept. 09	% Change Sept 08 to Sept 09
Number of Credit Unions Reporting	8,101	7,904	7,806	7,637	(3.24)	(2.89)	(3.38)
Number of Members	86,824,354	88,568,414	88,579,990	90,305,054	2.68	2.60	1.96
Total Assets	754,990	801,657	811,143	873,955	8.24	10.32	9.02
Loans Held for Sale	945	984	1,058	1,530	5.50	59.58	55.51
Unsecured Credit Card Loans	30,118	31,477	32,715	33,436	6.02	2.94	6.22
All Other Unsecured Loans	24,484	25,020	25,348	25,231	2.92	(0.62)	0.84
New Auto Loans	86,895	82,261	81,527	78,931	(7.11)	(4.24)	(4.05)
Used Auto Loans	89,106	94,047	94,280	98,542	7.39	6.03	4.78
1st Mortgage Real Estate Loans	181,622	204,426	207,963	216,582	16.74	5.53	5.95
Other Real Estate Loans	91,302	95,275	96,549	93,186	5.80	(4.64)	(2.19)
Leases Receivable	878	745	743	631	(20.16)	(20.22)	(15.38)
Other Loans	24,149	26,772	26,871	28,954	14.48	10.34	8.15
Total Loans	528,555	560,024	565,996	575,494	7.94	2.24	2.76
Total Cash and Equivalents	52,483	43,770	48,512	58,145	(22.14)	26.48	32.84
Total Investments	142,448	164,550	165,667	206,593	20.69	32.94	25.55
Total Cash and Equivalents and Investments	194,931	208,319	214,179	264,738	9.16	31.47	27.08
Total Liabilities	36,894	44,633	45,265	48,449	27.97	9.38	8.55
Share Drafts	70,950	71,611	73,627	77,756	1.24	7.48	8.58
Regular Shares	169,045	179,890	178,705	196,863	8.55	13.55	9.44
Money Market Shares	111,159	127,238	128,498	152,215	19.29	24.61	19.63
Share Certificates	216,115	219,186	226,233	228,733	1.89	1.47	4.36
IRA/KEOGH Accounts	56,911	61,746	64,679	72,443	11.33	16.01	17.33
All Other Shares	5,716	6,948	6,774	7,963	28.74	23.39	14.60
Non-member Deposits	2,495	2,247	2,612	2,403	(13.26)	(10.65)	6.95
Total Savings	632,391	668,865	681,128	738,376	7.69	11.21	10.39
Undivided Earnings	59,406	60,972	58,774	59,457	3.52	1.55	(2.49)
Regular Reserves	18,217	18,776	18,766	18,947	4.09	1.28	0.91
Approp For Non-Conform Invest	76	103	78	55	47.61	(39.10)	(46.66)
Other Reserves	8,415	8,797	8,515	8,870	6.04	5.56	0.83
Equity Acquired in Merger	N/A	N/A	N/A	88			
Miscellaneous Equity	13	15	11	15	18.59	40.03	2.08
Unrealized Gains/Losses on Available for Sale Securities	106	(662)	(6)	889	(967.01)	21,516.40	234.24
Accumulated Unrealized Losses for OTTI (due to their factors) on HTM Debt Securities	N/A	N/A	N/A	(41)	N/A	N/A	N/A
Unrealized Gains/Losses on CF Hedges	(5)	(7)	(27)	(28)	(45.77)	(3.52)	(302.99)
Other Comprehensive Income	(522)	(678)	(1,362)	(1,525)	(214.43)	(15.98)	(125.03)
Net Income	0	844	0	402	N/A	N/A	(52.34)
Total Equity	85,706	88,159	84,749	87,128	3.82	3.74	(1.17)
Uninsured Secondary Capital	31	30	32	48	(3.60)	63.93	57.85
Adjusted Retained Earnings Obtained through Business Combinations	0	0	0	107			
Total Net Worth	86,146	89,522	86,165	87,885	5.23	2.66	(1.83)
Total Interest Income	43,205	33,055	43,939	31,644	2.01	(3.98)	(4.27)
Fee Income	6,379	5,101	6,809	5,206	6.62	1.93	2.04
Other Operating Income	3,426	2,835	3,722	3,436	10.32	23.07	21.20
Gross Income	53,010	40,991	54,470	40,285	3.10	(1.39)	(1.72)
Interest Expense	20,467	14,593	19,104	11,430	(4.93)	(20.23)	(21.68)
Operating Expenses	24,802	19,606	28,133	20,149	5.40	(4.51)	2.77
Provision for Loan & Lease Losses	3,191	4,127	7,020	6,884	72.43	30.74	66.80
NCUSIF Stabilization Income				3,012	N/A	N/A	N/A
Other Non-Operating Inc (Expense)	101	286	(525)	(189)	277.68	(51.97)	(166.16)
NCUSIF Stabilization Expense				2,859	N/A	N/A	N/A
Net Income	4,650	2,951	(312)	1,786	(15.38)	(862.95)	(39.49)

Key Ratios	December 2007	September 2008	December 2008	September 2009
Net Worth Ratio	11.41	11.16	10.62	10.05
Delinquency Ratio	0.93	1.13	1.37	1.68
Net Charge-Off Ratio*	0.51	0.75	0.85	1.17
Gross Income / Average Assets*	7.23	7.02	6.96	6.38
Net Operating Expenses / Average Assets*	2.51	2.48	2.72	2.82
Cost of Funds / Average Assets*	2.79	2.50	2.44	1.81
Return on Average Assets*	0.63	0.51	-0.04	0.28
Fixed Assets & FRAs/ Total Assets	2.37	2.59	2.65	2.57
Loan / Share Ratio	83.58	83.73	83.10	77.94

* Data annualized for September.