

PACA Facts Data
June 30, 2009
Federally Insured Credit Unions

(Dollar Amounts in Millions)

	December 2008	June 2009	December 2009	June 2010	Annualized % Change Dec. 08 to Jun. 09	Annualized % Change Dec. 09 to Jun. 10	% Change June 09 to Jun. 10
Number of Credit Unions Reporting	7,806	7,691	7,554	7,445	(2.95)	(2.89)	(3.20)
Number of Members	88,588,092	89,650,832	89,931,890	90,505,745	2.40	1.28	0.95
Total Assets	811,075	870,157	884,629	903,940	14.57	4.37	3.88
Loans Held for Sale	1,058	3,076	2,264	2,112	381.70	(13.49)	(31.35)
Unsecured Credit Card Loans	32,716	32,472	34,865	34,433	(1.49)	(2.47)	6.04
All Other Unsecured Loans	25,348	24,703	25,545	25,015	(5.09)	(4.15)	1.26
New Auto Loans	81,526	79,220	75,254	68,007	(5.66)	(19.26)	(14.15)
Used Auto Loans	94,280	96,894	98,145	99,525	5.55	2.81	2.71
1st Mortgage Real Estate Loans	207,962	214,716	217,215	219,854	6.50	2.43	2.39
Other Real Estate Loans	96,549	93,442	92,388	80,081	(6.44)	(26.64)	(14.30)
Leases Receivable	743	643	601	459	(27.12)	(47.05)	(28.50)
Other Loans	26,871	27,954	28,506	29,030	8.06	3.68	3.85
Total Loans	565,995	570,044	572,517	556,405	1.43	(5.63)	(2.39)
Total Cash and Equivalents	48,513	61,106	67,573	72,115	51.92	13.44	18.01
Total Investments	165,642	203,806	210,749	230,335	46.08	18.59	13.02
Total Cash and Equivalents/Investments	214,155	264,912	278,321	302,449	47.40	17.34	14.17
Total Liabilities	45,274	48,856	45,292	36,575	15.83	(38.49)	(25.14)
Share Drafts	73,631	78,448	85,304	85,995	13.08	1.62	9.62
Regular Shares	178,707	198,006	199,905	215,854	21.60	15.96	9.01
Money Market Shares	128,498	146,131	158,317	171,078	27.44	16.12	17.07
Share Certificates	226,229	231,661	225,560	218,189	4.80	(6.54)	(5.82)
IRA/KEOGH Accounts	64,683	71,206	73,390	75,519	20.17	5.80	6.06
All Other Shares	6,766	7,673	7,709	8,758	26.81	27.22	14.14
Non-member Deposits	2,612	2,374	2,482	2,426	(18.27)	(4.59)	2.19
Total Savings	681,127	735,499	752,667	777,818	15.97	6.68	5.75
Undivided Earnings	58,695	59,167	59,571	60,281	1.61	2.38	1.88
Regular Reserves	18,765	18,831	18,898	19,063	0.70	1.75	1.24
Approp For Non-Conform Invest	78	55	25	17	(57.49)	(67.09)	(69.69)
Other Reserves	8,516	8,719	8,833	9,247	4.78	9.38	6.06
Equity Acquired in Merger	N/A	54	159	317	N/A	199.26	485.16
Miscellaneous Equity	11	11	15	20	(5.13)	74.91	81.90
Unrealized Gains/Losses on Available for Sale Securities	(4)	83	538	1,604	4,291.77	395.99	1,838.88
Unrealized Losses for OTTI (due to other factors) on HTM Debt Securities	N/A	N/A	(43)	(29)	N/A	65.56	N/A
Unrealized Gains/Losses on CF Hedges	(27)	(16)	(26)	(33)	80.36	(55.83)	(106.25)
Other Comprehensive Income	(1,359)	(1,541)	(1,300)	(1,278)	(26.81)	3.40	17.06
Net Income	0	409	0	337	N/A	N/A	(17.55)
Total Equity	84,674	85,772	86,670	89,547	2.59	6.64	4.40
Uninsured Secondary Capital	32	47	79	88	93.04	21.92	84.68
Adjusted Retained Earnings Obtained through Business Combinations	N/A	52	180	310	N/A	144.36	501.30
Total Net Worth	86,085	87,280	87,587	89,344	2.78	4.01	2.36
Total Interest Income	43,942	21,106	42,012	20,277	(3.94)	(3.47)	(3.93)
Fee Income	6,810	3,372	7,031	3,435	(0.96)	(2.28)	1.87
Other Operating Income	3,719	2,616	4,470	2,201	40.67	(1.50)	(15.84)
Gross Income	54,471	27,094	53,512	25,913	(0.52)	(3.15)	(4.36)
Interest Expense	19,102	7,892	14,790	5,747	(17.37)	(22.28)	(27.17)
Operating Expenses	28,162	13,381	27,007	13,661	(4.97)	1.17	2.09
Provision for Loan & Lease Losses	7,038	4,578	9,537	3,621	30.09	(24.07)	(20.90)
Other Non-Operating Inc (Expense)	(560)	2,425	2,411	(80)	965.92	(106.64)	(103.30)
NCUSIF Stabilization Expense	N/A	2,519	3,076	975	N/A	(36.61)	(61.30)
Net Income	(391)	1,150	1,513	1,830	687.77	141.90	59.11
Key Ratios	December 2008	June 2009	December 2009	June 2010			
Net Worth Ratio	10.61	10.03	9.90	9.88			
Delinquency Ratio	1.38	1.60	1.83	1.73			
Net Charge-Off Ratio*	0.85	1.15	1.21	1.16			
Gross Income / Average Assets*	6.96	6.45	6.31	5.80			
Net Operating Expenses / Average Assets*	2.73	2.98	2.72	2.50			
Cost of Funds / Average Assets*	2.44	1.88	1.74	1.29			
Return on Average Assets*	-0.05	0.27	0.18	0.41			
Fixed Assets & FRAs/ Total Assets	2.65	2.55	2.57	2.56			
Loan / Share Ratio	83.10	77.50	76.07	72.82			

* Data annualized for June.