

PACA Facts Data
December 2012
Federally Insured Credit Unions

(Dollar Amounts in Millions)

	December 2010	December 2011	September 2012	December 2012	% Change Dec 11 to Dec 12	% Change Sep 12 to Dec 12
Number of Credit Unions Reporting	7,339	7,094	6,888	6,819	(3.88)	(1.00)
Number of Members	90,485,594	91,828,167	93,850,560	93,839,434	2.19	(0.01)
Total Assets	914,341	961,697	1,012,922	1,021,731	6.24	0.87
Loans Held for Sale	3,212	3,304	4,356	5,004	51.45	14.89
Unsecured Credit Card Loans	35,945	37,382	37,830	39,517	5.71	4.46
All Other Unsecured Loans	25,470	25,556	26,129	26,827	4.98	2.67
Short-Term Small Loans	13	18	17	21	15.17	23.54
Non-Federally Guaranteed Student Loans	N/A	1,485	1,907	2,014	35.60	5.59
New Auto Loans	62,872	58,268	61,943	63,314	8.66	2.21
Used Auto Loans	101,541	106,758	113,982	115,219	7.93	1.08
1st Mortgage Real Estate Loans	223,279	233,066	243,472	246,349	5.70	1.18
Other Real Estate Loans	86,365	79,956	75,387	73,989	(7.46)	(1.86)
Leases Receivable	452	436	491	537	23.29	9.49
Other Loans	28,770	28,556	29,953	29,954	4.89	0.00
Total Loans	564,708	571,482	591,111	597,741	4.59	1.12
Total Business Loans (Net Member Business Loan Balance) ¹	37,181	39,150	40,832	41,698	6.51	2.12
Total Cash and Equivalents	74,429	95,190	95,732	100,874	5.97	5.37
Total Investments	238,918	256,886	282,934	280,366	9.14	(0.91)
Total Cash, Equivalents, and Investments	313,347	352,076	378,666	381,240	8.28	0.68
Total Liabilities	36,871	36,325	38,345	37,359	2.85	(2.57)
Share Drafts	89,875	100,639	109,575	111,511	10.80	1.77
Regular Shares	220,522	244,974	270,170	274,981	12.25	1.78
Money Market Shares	175,767	189,137	199,821	203,412	7.55	1.80
Share Certificates	213,415	204,091	199,506	197,874	(3.05)	(0.82)
IRA/KEOGH Accounts	76,409	77,647	79,478	79,058	1.82	(0.53)
All Other Shares	7,993	8,707	8,969	8,745	0.43	(2.51)
Non-member Deposits	2,424	2,213	2,214	2,270	2.55	2.51
Total Savings	786,404	827,409	869,733	877,851	6.10	0.93
Undivided Earnings ²	62,723	67,374	72,528	74,184	10.11	2.28
Regular Reserves	19,118	19,184	19,174	19,318	0.70	0.75
Approp For Non-Conform Invest (SCU Only)	30	26	26	26	(0.98)	(1.54)
Other Reserves	9,537	10,533	11,481	11,827	12.28	3.01
Equity Acquired in Merger	375	858	1,008	1,051	22.60	4.31
Miscellaneous Equity	18	20	15	19	(4.78)	30.96
Unrealized Gains/Losses on Available for Sale Securities	624	1,842	2,615	2,316	25.72	(11.43)
Accumulated Unrealized Losses for OTTI (due to other factors) on HTM Debt Securities	(27)	(25)	(43)	(39)	(58.61)	9.36
Unrealized Gains/Losses on CF Hedges	(28)	(46)	(52)	(51)	(10.75)	2.85
Other Comprehensive Income	(1,304)	(1,804)	(1,908)	(2,132)	(18.18)	(11.74)
Total Equity	91,066	97,963	104,844	106,521	8.74	1.60
Subordinated Debt Included in Net Worth ³	156	247	243	245	(1.02)	0.62
Adjusted Retained Earnings Obtained through Business Combinations	424	890	1,053	1,103	23.93	4.73
Net Worth	91,989	98,254	104,506	106,703	8.60	2.10
Total Interest Income⁴	40,090	37,941	27,337	36,262	(4.42)	(0.51)
Fee Income ⁴	7,024	6,946	5,415	7,374	6.17	2.14
Other Operating Income ⁴	4,942	5,212	4,842	6,824	30.95	5.70
Gross Income⁴	52,055	50,098	37,594	50,461	0.72	0.67
Interest Expense ⁴	10,886	8,688	5,486	7,231	(16.77)	(1.15)
Operating Expenses ⁴	29,592	30,585	23,426	31,557	3.18	1.03
Provision for Loan & Lease Losses ⁴	7,038	4,675	2,616	3,523	(24.64)	0.98
NCUSIF Stabilization Income ⁴	1	0	0	0	N/A	N/A
Other Income (Expense) ⁴	(2)	124	280	392	214.86	4.84
Net Income⁴	4,538	6,275	6,347	8,543	36.13	0.96
Key Ratios	December 2010	December 2011	September 2012	December 2012		
Net Worth Ratio	10.06	10.21	10.31	10.44		
Delinquency Ratio	1.76	1.60	1.18	1.16		
Net Charge-Off Ratio ⁵	1.13	0.91	0.73	0.73		
Gross Income / Average Assets ⁵	5.79	5.34	5.08	5.09		
Net Operating Expenses / Average Assets ⁵	2.51	2.52	2.43	2.44		
Cost of Funds / Average Assets ⁵	1.21	0.93	0.74	0.73		
Return on Average Assets ⁵	0.50	0.67	0.86	0.86		
Fixed Assets & FRAs/ Total Assets	2.59	2.51	2.40	2.38		
Loans / Shares Ratio	71.81	69.07	67.96	68.09		

¹. Business loans are reported in a credit union call report under collateral types. The business loan totals number is included in those totals.

². Includes year-to-date Net Income.

³. The amount shown prior to December 2011 is Uninsured Secondary Capital. For December 2011 and forward, Subordinated Debt Included in Net Worth includes Uninsured Secondary Capital.

⁴. All Income and Expense amounts are year-to-date, while the related % change ratios are annualized.

⁵. Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)