

PACA Facts Data
June 30, 2011
Federally Insured Credit Unions

(Dollar Amounts in Millions)

	December 2009	June 2010	December 2010	June 2011	Annualized % Change Dec 09 to Jun 10	Annualized % Change Dec 10 to Jun 11	% Change Jun 10 to Jun 11
Number of Credit Unions Reporting	7,554	7,445	7,339	7,239	(2.89)	(2.73)	(2.77)
Number of Members	89,915,817	90,472,596	90,525,920	91,039,178	1.24	1.13	0.63
Total Assets	884,605	903,938	914,355	942,481	4.37	6.15	4.26
Loans Held for Sale	2,264	2,111	3,212	1,662	(13.51)	(96.53)	(21.31)
Unsecured Credit Card Loans	34,866	34,430	35,945	35,245	(2.50)	(3.89)	2.37
All Other Unsecured Loans	25,541	25,018	25,472	24,556	(4.10)	(7.19)	(1.85)
Short-Term Small Loans	N/A	N/A	14	14	N/A	4.08	N/A
Non-Federally Guaranteed Student Loans	N/A	N/A	N/A	1,110	N/A	N/A	N/A
New Auto Loans	75,237	68,000	62,886	59,514	(19.24)	(10.72)	(12.48)
Used Auto Loans	98,167	99,527	101,522	103,576	2.77	4.05	4.07
1st Mortgage Real Estate Loans	217,168	219,895	223,095	227,261	2.51	3.73	3.35
Other Real Estate Loans	92,336	90,051	86,482	83,301	(4.95)	(7.36)	(7.50)
Leases Receivable	601	459	452	447	(47.34)	(2.53)	(2.64)
Other Loans	28,528	28,955	28,872	29,002	3.00	0.90	0.16
Total Loans	572,444	566,334	564,740	564,025	(2.13)	(0.25)	(0.41)
Total Cash and Equivalents	67,569	72,127	74,424	85,311	13.49	29.26	18.28
Total Investments	210,749	230,328	238,902	255,805	18.58	14.15	11.06
Total Cash, Equivalents, and Investments	278,318	302,455	313,327	341,116	17.34	17.74	12.78
Total Liabilities	45,294	36,575	36,854	34,596	(38.50)	(12.25)	(5.41)
Share Drafts	85,302	85,420	89,884	94,656	0.28	10.62	10.81
Regular Shares	199,909	216,196	220,507	239,082	16.29	16.85	10.59
Money Market Shares	158,315	171,345	175,767	184,070	16.46	9.45	7.43
Share Certificates	225,562	218,199	213,425	206,540	(6.53)	(6.45)	(5.34)
IRA/KEOGH Accounts	73,390	75,535	76,402	76,970	5.85	1.49	1.90
All Other Shares	7,707	8,731	8,001	8,644	26.56	16.07	(0.99)
Non-member Deposits	2,486	2,421	2,417	2,240	(5.23)	(14.58)	(7.44)
Total Savings	752,671	777,847	786,403	812,202	6.69	6.56	4.42
Undivided Earnings	59,532	60,297	62,739	64,424	2.57	5.37	6.84
Regular Reserves	18,894	19,055	19,128	19,108	1.70	(0.20)	0.28
Approp For Non-Conform Invest (SCU Only)	25	14	30	27	(90.71)	(16.08)	98.37
Other Reserves	8,834	9,200	9,538	10,211	8.27	14.12	10.99
Equity Acquired in Merger	167	326	376	736	190.44	192.00	125.64
Miscellaneous Equity	12	17	18	19	95.66	12.38	12.39
Unrealized Gains/Losses on Available for Sale Securities	543	1,608	623	1,566	392.69	302.50	(2.62)
Accumulated Unrealized Losses for OTTI (due to other factors) on HTM Debt Securities	(43)	(29)	(27)	(20)	66.90	50.29	28.60
Unrealized Gains/Losses on CF Hedges	(26)	(31)	(28)	(33)	(41.66)	(30.33)	(5.17)
Other Comprehensive Income	(1,299)	(1,287)	(1,298)	(1,260)	1.88	5.74	2.03
Net Income	0	345	0	904	N/A	N/A	161.82
Total Equity	86,640	89,516	91,098	95,683	6.64	10.06	6.89
Uninsured Secondary Capital	79	88	156	168	21.92	15.99	91.97
Adjusted Retained Earnings Obtained through Business Combinations	185	306	420	730	130.18	147.44	138.24
Net Worth	87,551	89,305	92,010	95,572	4.01	7.74	7.02
Total Interest Income	42,010	20,271	40,096	19,173	(3.50)	(4.36)	(5.41)
Fee Income	7,029	3,434	7,046	3,318	(2.29)	(5.83)	(3.38)
Other Operating Income	4,471	2,209	4,907	2,485	(1.19)	1.27	12.48
Gross Income	53,510	25,913	52,048	24,975	(3.15)	(4.03)	(3.62)
Interest Expense	14,788	5,745	10,887	4,472	(22.30)	(17.85)	(22.16)
Operating Expenses	30,085	14,642	29,604	14,614	(2.66)	(1.27)	(0.19)
Provision for Loan & Lease Losses	9,556	3,626	7,032	2,372	(24.12)	(32.53)	(34.57)
NCUSIF Stabilization Income	3,403	1	1	0	(99.92)	(100.00)	(100.00)
Other Income (Expense)	(1,001)	(86)	25	59	82.75	371.01	167.82
Net Income	1,483	1,816	4,551	3,576	144.84	57.16	96.93
Key Ratios	December 2009	June 2010	December 2010	June 2011			
Net Worth Ratio	9.89	9.87	10.06	10.14			
Delinquency Ratio	1.84	1.74	1.76	1.58			
Net Charge-Off Ratio*	1.21	1.16	1.13	0.95			
Gross Income / Average Assets*	6.31	5.80	5.79	5.38			
Net Operating Expenses / Average Assets*	2.72	2.51	2.51	2.43			
Cost of Funds / Average Assets*	1.74	1.28	1.21	0.96			
Return on Average Assets*	0.17	0.41	0.51	0.77			
Fixed Assets & FRAs/ Total Assets	2.57	2.56	2.59	2.53			
Loan / Share Ratio	76.05	72.81	71.81	69.44			

* Data annualized for June