

PACA Facts Data  
June 2013  
Federally Insured Credit Unions

(Dollar Amounts in Millions)

	December 2011	December 2012	March 2013	June 2013	Annualized % Change Dec 12 to Jun 13	% Change Mar 13 to Jun 13
Number of Credit Unions Reporting	7,094	6,819	6,753	6,681	(4.05)	(1.07)
Number of Members	91,826,311	93,829,223	94,633,686	95,194,356	2.91	0.59
<b>Total Assets</b>	961,708	1,021,779	1,055,363	1,056,032	6.70	0.06
<b>Loans Held for Sale</b>	3,304	5,145	4,383	4,025	(43.54)	(8.18)
Unsecured Credit Card Loans	37,382	39,519	38,618	39,582	0.32	2.50
All Other Unsecured Loans	25,556	26,834	26,244	27,146	2.32	3.44
Short-Term Small Loans	18	21	18	21	(0.04)	17.64
Non-Federally Guaranteed Student Loans	1,485	2,020	2,245	2,277	25.51	1.42
New Auto Loans	58,268	63,286	64,567	66,388	9.80	2.82
Used Auto Loans	106,801	115,199	116,903	121,278	10.55	3.74
1st Mortgage Real Estate Loans	233,176	246,235	248,553	253,844	6.18	2.13
Other Real Estate Loans	79,868	73,955	72,052	71,151	(7.58)	(1.25)
Leases Receivable	436	543	609	704	59.29	15.61
Other Loans	28,503	29,914	30,043	31,277	9.12	4.11
<b>Total Loans</b>	571,494	597,526	599,852	613,668	5.40	2.30
<b>Total Business Loans</b> (Net Member Business Loan Balance) <sup>1</sup>	39,154	41,721	42,547	43,543	8.73	2.34
<b>Total Cash and Equivalents</b>	95,188	100,915	118,365	97,913	(5.95)	(17.28)
<b>Total Investments</b>	256,887	280,434	292,668	299,167	13.36	2.22
<b>Total Cash, Equivalents, and Investments</b>	352,076	381,349	411,033	397,080	8.25	(3.39)
<b>Total Liabilities</b>	36,339	37,432	37,169	38,676	6.64	4.05
Share Drafts	100,639	111,419	121,503	119,141	13.86	(1.94)
Regular Shares	244,974	275,120	293,319	295,974	15.16	0.91
Money Market Shares	189,137	203,422	208,152	208,983	5.47	0.40
Share Certificates	204,091	197,878	196,294	194,301	(3.61)	(1.02)
IRA/KEOGH Accounts	77,647	79,070	79,102	79,134	0.16	0.04
All Other Shares	8,707	8,721	9,237	9,373	14.95	1.47
Non-member Deposits	2,213	2,275	2,323	2,560	25.10	10.19
<b>Total Savings</b>	827,409	877,904	909,931	909,467	7.19	(0.05)
Undivided Earnings <sup>2</sup>	67,395	74,159	75,918	77,604	9.29	2.22
Regular Reserves	19,152	19,267	19,304	19,338	0.74	0.18
Approp For Non-Conform Invest (SCU Only)	26	26	26	28	18.90	7.27
Other Reserves	10,532	11,827	12,090	12,471	10.90	3.15
Equity Acquired in Merger	867	1,065	1,125	1,217	28.63	8.22
Miscellaneous Equity	20	18	16	17	(12.78)	6.05
Unrealized Gains/Losses on Available for Sale Securities	1,842	2,317	2,023	(614)	(253.03)	(130.37)
Accumulated Unrealized Losses for OTTI (due to other factors) on HTM Debt Securities	(25)	(31)	(30)	(25)	36.97	16.33
Unrealized Gains/Losses on CF Hedges	(46)	(50)	(45)	(29)	82.82	35.12
Other Comprehensive Income	(1,804)	(2,154)	(2,165)	(2,118)	3.43	2.19
<b>Total Equity</b>	97,960	106,443	108,262	107,889	2.72	(0.34)
Subordinated Debt Included in Net Worth <sup>3</sup>	248	245	258	248	2.21	(4.16)
Adjusted Retained Earnings Obtained through Business Combinations	895	1,113	1,192	1,272	28.58	6.76
<b>Net Worth</b>	98,248	106,637	108,789	110,962	8.11	2.00
<b>Total Interest Income</b> <sup>4</sup>	37,941	36,218	8,748	17,489	(3.42)	(0.04)
Fee Income <sup>4</sup>	6,944	7,369	1,785	3,654	(0.83)	2.34
Other Operating Income <sup>4</sup>	5,212	6,828	1,743	3,549	3.94	1.82
<b>Gross Income</b> <sup>4</sup>	50,097	50,415	12,276	24,692	(2.05)	0.57
Interest Expense <sup>4</sup>	8,687	7,236	1,575	3,111	(14.02)	(1.26)
Operating Expenses <sup>4</sup>	30,585	31,568	7,969	16,067	1.80	0.81
Provision for Loan & Lease Losses <sup>4</sup>	4,676	3,575	694	1,333	(25.45)	(3.94)
Other Income (Expense) <sup>4</sup>	126	431	116	216	0.16	(6.82)
<b>Net Income</b> <sup>5</sup>	6,274	8,468	2,154	4,397	3.85	2.08
<b>Key Ratios</b>	<b>December 2011</b>	<b>December 2012</b>	<b>March 2013</b>	<b>June 2013</b>		
Net Worth Ratio	10.21	10.43	10.30	10.50		
Delinquency Ratio	1.60	1.16	1.02	1.04		
Net Charge-Off Ratio <sup>5</sup>	0.91	0.73	0.61	0.58		
Gross Income / Average Assets <sup>5</sup>	5.34	5.08	4.73	4.75		
Net Operating Expenses / Average Assets <sup>5</sup>	2.52	2.44	2.38	2.39		
Cost of Funds / Average Assets <sup>5</sup>	0.93	0.73	0.61	0.60		
Return on Average Assets <sup>5</sup>	0.67	0.85	0.83	0.85		
Fixed Assets & FRAs/ Total Assets	2.51	2.38	2.31	2.31		
Loans / Shares Ratio	69.07	68.06	65.92	67.48		

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

<sup>2</sup> Includes year-to-date Net Income.

<sup>3</sup> 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.

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

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