

**PACA Facts Data
December 31, 2010
Federally Insured Credit Unions**

(Dollar Amounts in Millions)

	December 2008	December 2009	December 2010	% Change Dec. 08 to Dec. 09	% Change Dec. 09 to Dec. 10
Number of Credit Unions Reporting	7,806	7,554	7,339	(3.23)	(2.85)
Number of Members	88,587,933	89,918,956	90,528,636	1.50	0.68
Total Assets	811,067	884,604	914,475	9.07	3.38
Loans Held for Sale	1,058	2,264	3,213	114.12	41.90
Unsecured Credit Card Loans	32,716	34,869	35,957	6.58	3.12
All Other Unsecured Loans	25,348	25,541	25,474	0.76	(0.26)
Short-Term Small Loans	N/A	N/A	14	N/A	N/A
New Auto Loans	81,526	75,247	62,894	(7.70)	(16.42)
Used Auto Loans	94,280	98,151	101,521	4.11	3.43
1st Mortgage Real Estate Loans	207,962	217,210	223,044	4.45	2.69
Other Real Estate Loans	96,549	92,363	86,574	(4.34)	(6.27)
Leases Receivable	743	601	489	(19.19)	(18.66)
Other Loans	26,871	28,531	28,865	6.18	1.17
Total Loans	565,995	572,513	564,831	1.15	(1.34)
Total Cash and Equivalents	48,513	67,570	74,454	39.28	10.19
Total Investments	165,634	210,750	238,887	27.24	13.35
Total Cash and Equivalents and Investments	214,147	278,320	313,341	29.97	12.58
Total Liabilities	45,274	45,294	36,817	0.05	(18.71)
Share Drafts	73,631	85,304	90,058	15.85	5.57
Regular Shares	178,707	199,907	220,444	11.86	10.27
Money Market Shares	128,498	158,316	175,738	23.21	11.00
Share Certificates	226,229	225,557	213,432	(0.30)	(5.38)
IRA/KEOGH Accounts	64,683	73,390	76,393	13.46	4.09
All Other Shares	6,766	7,707	8,008	13.91	3.90
Non-member Deposits	2,612	2,486	2,407	(4.84)	(3.15)
Total Savings	681,127	752,667	786,480	10.50	4.49
Undivided Earnings	58,687	59,535	62,684	1.45	5.29
Regular Reserves	18,765	18,895	19,236	0.69	1.81
Approp For Non-Conform Invest (SCU Only)	78	25	30	(67.50)	17.88
Other Reserves	8,516	8,834	9,534	3.75	7.92
Equity Acquired in Merger	N/A	166	390	N/A	134.99
Miscellaneous Equity	11	15	20	27.77	40.22
Accumulated Unrealized Gains/Losses on Available for Sale Securities	(4)	542	623	13,502.63	14.94
Accumulated Unrealized Losses for OTTI (due to other factors) on HTM Debt Securities	N/A	(43)	(27)	N/A	36.39
Accumulated Unrealized Gains/Losses on Cash Flow Hedges	(27)	(26)	(36)	4.03	(39.23)
Other Comprehensive Income	(1,359)	(1,300)	(1,278)	4.34	1.74
Net Income (if not closed to Undiv Earnings)	0	0	0		
Total Equity	84,666	86,644	91,178	2.34	5.23
Uninsured Secondary Capital	32	79	156	143.87	97.25
Adjusted Retained Earnings Obtained through Business Combinations	N/A	185	425	N/A	129.69
Total Net Worth	86,077	87,554	92,066	1.72	5.15
Total Interest Income	43,942	42,010	40,088	(4.40)	(4.57)
Fee Income	6,810	7,028	7,049	3.21	0.29
Other Operating Income	3,719	4,471	4,907	20.21	9.75
Gross Income	54,470	53,509	52,043	(1.77)	(2.74)
Interest Expense	19,102	14,791	10,889	(22.57)	(26.38)
Operating Expenses	28,162	27,004	27,627	(4.11)	2.31
Provision for Loan & Lease Losses	7,038	9,562	6,987	35.86	(26.92)
NCUSIF Stabilization Income	N/A	3,403	1	N/A	(99.98)
Other Non-Operating Inc (Expense)	(568)	(988)	27	(74.01)	102.73
NCUSIF Premium and Temporary Corporate CU Stabilization Fund Expenses	N/A	3,079	1,979	N/A	(35.73)
Net Income	(400)	1,488	4,589	472.43	208.32
Key Ratios	December 2008	December 2009	December 2010		
Net Worth Ratio	10.61	9.89	10.06		
Delinquency Ratio	1.38	1.84	1.74		
Net Charge-Off Ratio*	0.85	1.21	1.13		
Gross Income / Average Assets*	6.96	6.31	5.79		
Net Operating Expenses / Average Assets*	2.73	2.72	2.51		
Cost of Funds / Average Assets*	2.44	1.74	1.21		
Return on Average Assets*	-0.05	0.18	0.51		
Fixed Assets & FRAs/ Total Assets	2.65	2.57	2.59		
Loan / Share Ratio	83.10	76.06	71.82		