

PACA Facts Data  
June 2014  
Federally Insured Credit Unions

(Dollar Amounts in Millions)

	December 2012	December 2013	March 2014	June 2014	Annualized % Change Dec 13 to Jun 14	% Change Mar 14 to Jun 14
Number of Credit Unions Reporting	6,819	6,554	6,491	6,429	(3.81)	(0.96)
Number of Members	93,864,597	96,271,918	97,107,709	98,017,161	3.63	0.94
<b>Total Assets</b>	1,021,790	1,061,964	1,097,936	1,103,309	7.79	0.49
<b>Loans Held for Sale</b>	5,185	2,002	1,828	2,363	36.04	29.24
Unsecured Credit Card Loans	39,519	42,593	41,534	42,918	1.53	3.33
All Other Unsecured Loans	26,835	29,265	28,663	29,901	4.35	4.32
Short-Term Small Loans	21	27	23	30	19.84	29.07
Non-Federally Guaranteed Student Loans	2,020	2,618	2,848	2,871	19.30	0.80
New Auto Loans	63,285	71,372	73,521	77,687	17.69	5.67
Used Auto Loans	115,198	127,343	130,120	135,315	12.52	3.99
1st Mortgage Real Estate Loans	246,207	268,449	272,618	279,182	8.00	2.41
Other Real Estate Loans	73,957	70,345	69,805	70,586	0.68	1.12
Leases Receivable	543	775	828	885	28.53	6.94
Other Loans	29,912	32,357	32,684	34,519	13.36	5.61
<b>Total Loans</b>	597,498	645,144	652,644	673,893	8.91	3.26
<b>Total Business Loans</b> (Net Member Business Loan Balance) <sup>1</sup>	41,730	45,964	47,324	48,776	12.24	3.07
<b>Total Cash and Equivalents</b>	100,926	87,433	108,191	91,006	8.17	(15.88)
<b>Total Investments</b>	280,422	285,735	291,020	291,054	3.72	0.01
<b>Total Cash, Equivalents, and Investments</b>	381,348	373,168	399,212	382,060	4.77	(4.30)
<b>Total Liabilities</b>	37,454	40,696	40,835	45,679	24.49	11.86
Share Drafts	111,419	118,790	129,124	126,528	13.03	(2.01)
Regular Shares	275,122	297,817	316,018	317,545	13.25	0.48
Money Market Shares	203,422	212,326	217,350	217,545	4.92	0.09
Share Certificates	197,877	191,529	190,522	188,760	(2.89)	(0.92)
IRA/KEOGH Accounts	79,070	78,433	78,129	77,761	(1.71)	(0.47)
All Other Shares	8,719	8,215	8,543	8,347	3.21	(2.29)
Non-member Deposits	2,275	2,983	3,427	3,877	59.94	13.13
<b>Total Savings</b>	877,904	910,093	943,113	940,363	6.65	(0.29)
Undivided Earnings <sup>2</sup>	74,136	80,436	82,155	84,013	8.89	2.26
Regular Reserves	19,267	19,513	19,519	19,574	0.63	0.28
Approp For Non-Conform Invest (SCU Only)	26	32	33	41	56.33	24.91
Other Reserves	11,827	12,849	13,123	13,413	8.78	2.21
Equity Acquired in Merger	1,077	1,352	1,419	1,501	22.02	5.78
Miscellaneous Equity	18	20	13	10	(106.03)	(24.90)
Unrealized Gains/Losses on Available for Sale Securities	2,317	(1,710)	(925)	44	205.14	104.75
Accumulated Unrealized Losses for OTTI (due to other factors) on HTM Debt Securities	(31)	(25)	(23)	(21)	31.08	8.08
Unrealized Gains/Losses on CF Hedges	(50)	(0)	(17)	(41)	(38,834.94)	(138.72)
Other Comprehensive Income	(2,154)	(1,291)	(1,307)	(1,266)	3.82	3.11
<b>Total Equity</b>	106,432	111,175	113,989	117,267	10.96	2.88
Subordinated Debt Included in Net Worth	245	230	229	226	(3.23)	(1.50)
Adjusted Retained Earnings Obtained through Business Combinations	1,120	1,411	1,487	1,565	21.76	5.22
<b>Net Worth</b>	106,621	114,470	116,546	118,831	7.62	1.96
<b>Total Interest Income</b> <sup>3</sup>	36,213	35,318	8,987	18,133	2.69	0.88
Fee Income <sup>3</sup>	7,372	7,391	1,692	3,519	(4.76)	4.01
Other Operating Income <sup>3</sup>	6,833	6,967	1,584	3,321	(4.66)	4.85
<b>Gross Income</b> <sup>3</sup>	50,419	49,676	12,263	24,974	0.55	1.83
Interest Expense <sup>3</sup>	7,236	6,184	1,432	2,871	(7.16)	0.22
Operating Expenses <sup>3</sup>	31,573	32,921	8,186	16,600	0.85	1.39
Provision for Loan & Lease Losses <sup>3</sup>	3,577	2,746	669	1,359	(1.00)	1.61
Other Income (Expense) <sup>3</sup>	428	301	120	255	69.47	5.87
<b>Net Income</b> <sup>3</sup>	8,461	8,126	2,096	4,399	8.27	4.92
<b>Key Ratios</b>	<b>December 2012</b>	<b>December 2013</b>	<b>March 2014</b>	<b>June 2014</b>		
Net Worth Ratio	10.43	10.77	10.61	10.77		
Delinquency Ratio	1.16	1.01	0.81	0.85		
Net Charge-Off Ratio <sup>6</sup>	0.73	0.57	0.50	0.49		
Gross Income / Average Assets <sup>5</sup>	5.08	4.77	4.54	4.61		
Net Operating Expenses / Average Assets <sup>4</sup>	2.44	2.45	2.41	2.42		
Cost of Funds / Average Assets <sup>5</sup>	0.73	0.59	0.53	0.53		
Return on Average Assets <sup>5</sup>	0.85	0.78	0.78	0.81		
Fixed Assets & FRAs/ Total Assets	2.38	2.33	2.28	2.28		
Loans / Shares Ratio	68.06	70.89	69.20	71.66		

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

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