

**PACA Facts Data**  
As of September 30, 2015  
For all Federally Insured Credit Unions

(Dollar Amounts in Millions)

Row	Metric	December 2013	December 2014	June 2015	September 2015	Annualized % Change Dec 14 to Sep 15	% Change Jun 15 to Sep 15
1	Number of Credit Unions Reporting	6,554	6,273	6,159	6,090	(3.89)	(1.12)
2	Number of Members	96,267,210	99,250,079	101,028,516	102,138,141	3.88	1.10
<b>BALANCE SHEET<sup>1</sup></b>							
3	<b>Total Assets</b>	1,061,962	1,122,088	1,168,262	1,180,404	6.93	1.04
4	<b>Loans Held for Sale</b>	2,002	2,638	3,888	3,210	28.92	(17.43)
5	Unsecured Credit Card Loans	42,593	45,973	45,844	46,980	2.92	2.48
6	All Other Unsecured Loans	29,296	32,202	32,820	34,066	7.72	3.80
7	Payday Alternative Loans	27	36	35	36	(1.03)	2.67
8	Non-Federally Guaranteed Student Loans	2,618	3,146	3,263	3,429	12.01	5.08
9	New Auto Loans	71,340	86,356	92,825	96,882	16.25	4.37
10	Used Auto Loans	127,381	143,687	152,950	158,636	13.87	3.72
11	1st Mortgage Real Estate Loans	268,462	292,313	306,206	315,531	10.59	3.05
12	Other Real Estate Loans	70,333	71,860	72,170	73,464	2.98	1.79
13	Leases Receivable	775	1,002	1,078	1,146	19.19	6.31
14	Other Loans	32,298	35,750	38,023	39,285	13.18	3.32
15	<b>Total Loans</b>	645,122	712,325	745,215	769,455	10.69	3.25
16	<b>Total Business Loans (Net Member Business Loan Balance)<sup>2</sup></b>	46,020	51,763	54,394	56,036	11.01	3.02
17	<b>Total Cash and Equivalents</b>	87,433	85,778	92,051	88,346	3.99	(4.02)
18	<b>Total Investments</b>	285,754	275,806	278,923	270,280	(2.67)	(3.10)
19	<b>Total Cash, Equivalents, and Investments</b>	373,187	361,584	370,974	358,626	(1.09)	(3.33)
20	<b>Total Liabilities</b>	40,696	50,352	56,075	59,930	25.36	6.87
21	Share Drafts	118,791	131,131	137,189	138,093	7.08	0.66
22	Regular Shares	297,822	321,143	344,344	345,474	10.10	0.33
23	Money Market Shares	212,326	219,482	225,638	227,891	5.11	1.00
24	Share Certificates	191,528	188,919	188,629	189,025	0.07	0.21
25	IRA/KEOGH Accounts	78,433	76,896	76,630	76,708	(0.33)	0.10
26	All Other Shares	8,209	8,169	8,743	9,128	15.65	4.40
27	Non-member Deposits	2,984	5,049	5,654	6,148	29.03	8.73
28	<b>Total Savings</b>	910,094	950,788	986,827	992,467	5.84	0.57
29	Undivided Earnings <sup>3</sup>	80,433	87,154	90,946	92,750	8.56	1.98
30	Regular Reserves	19,507	19,737	19,798	19,839	0.69	0.21
31	Appropriation for Non-Conforming Investments <sup>4</sup>	32	33	7	4	(118.62)	(45.57)
32	Other Reserves	12,849	14,013	14,530	14,796	7.45	1.83
33	Equity Acquired in Merger	1,358	1,836	2,081	2,215	27.47	6.40
34	Miscellaneous Equity	19	7	7	7	(0.39)	(0.18)
35	Unrealized Gains/Losses on Available for Sale Securities	(1,710)	217	102	640	259.82	526.37
36	Accumulated Unrealized Losses for Other-Than-Temporary Impairment (Due to Other Factors) on Held-to-Maturity Debt Securities	(25)	(18)	(10)	(10)	63.18	(0.12)
37	Unrealized Gains/Losses on CF Hedges	(0)	(67)	(52)	(112)	(89.53)	(116.97)
38	Other Comprehensive Income	(1,290)	(1,964)	(2,050)	(2,122)	(10.75)	(3.52)
39	<b>Total Equity</b>	111,172	120,949	125,361	128,007	7.78	2.11
40	Subordinated Debt Included in Net Worth	230	217	216	174	(26.48)	(19.53)
41	Adjusted Retained Earnings Obtained through Business Combinations	1,417	1,880	2,126	2,270	27.65	6.74
42	<b>Net Worth</b>	114,468	123,033	127,623	129,832	7.37	1.73
<b>INCOME STATEMENT<sup>1,5</sup></b>							
43	Total Interest Income	35,316	36,929	19,160	29,071	4.96	1.15
44	Fee Income	7,377	7,200	3,601	5,550	2.78	2.76
45	Other Operating Income	6,981	7,084	3,974	6,002	12.96	0.68
46	<b>Gross Income</b>	49,674	51,214	26,735	40,623	5.76	1.30
47	Interest Expense	6,184	5,903	2,924	4,409	(0.42)	0.52
48	Operating Expenses	32,920	33,974	17,751	26,887	5.52	0.98
49	Provision for Loan & Lease Losses	2,747	3,082	1,696	2,737	18.38	7.56
50	Other Income (Expense)	299	455	249	297	(13.01)	(20.64)
51	<b>Net Income</b>	8,121	8,709	4,612	6,888	5.46	(0.44)
<b>Key Ratios</b>		<b>December 2013</b>	<b>December 2014</b>	<b>June 2015</b>	<b>September 2015</b>		
52	Net Worth Ratio	10.77	10.96	10.92	10.99		
53	Delinquency Ratio	1.01	0.85	0.74	0.78		
54	Net Charge-Off Ratio <sup>5</sup>	0.57	0.50	0.46	0.46		
55	Gross Income / Average Assets <sup>5</sup>	4.77	4.69	4.67	4.70		
56	Net Operating Expenses / Average Assets <sup>4</sup>	2.45	2.45	2.47	2.47		
57	Cost of Funds / Average Assets <sup>5</sup>	0.59	0.54	0.51	0.51		
58	Return on Average Assets <sup>5</sup>	0.78	0.80	0.81	0.80		
59	Fixed Assets & FRAs/ Total Assets	2.33	2.29	2.23	2.23		
60	Loans / Shares Ratio	70.89	74.92	75.52	77.53		
NOTES							
1. All dollar values for the balance sheet and income statement are in millions.							
2. Credit unions report business loans by collateral types. The total-loans figure in row 15 includes business loans from row 16.							
3. Includes year-to-date net income.							
4. Item in row 31 is only reported by state-chartered credit unions.							
5. All dollar amounts for income and expenses are year-to-date, while corresponding percentage changes and performance ratios in rows 54-58 are annualized. The							

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