

**PACA Facts Data**  
**June 30, 2009**  
**Federally Insured Credit Unions**

(Dollar Amounts in Millions)

	December 2007	June 2008	December 2008	June 2009	Annualized % Change Dec. 07 to Jun. 08	Annualized % Change Dec. 08 to Jun. 09	% Change June 08 to Jun. 09
Number of Credit Unions Reporting	8,101	7,972	7,806	7,691	(3.18)	(2.95)	(3.52)
Number of Members	86,824,354	87,970,992	88,583,072	89,744,750	2.64	2.62	2.02
<b>Total Assets</b>	<b>754,990</b>	<b>803,998</b>	<b>811,206</b>	<b>870,134</b>	<b>12.98</b>	<b>14.53</b>	<b>8.23</b>
<b>Loans Held for Sale</b>	<b>945</b>	<b>880</b>	<b>1,058</b>	<b>3,075</b>	<b>(13.76)</b>	<b>381.45</b>	<b>249.39</b>
Unsecured Credit Card Loans	30,118	30,558	32,715	32,472	2.92	(1.49)	6.27
All Other Unsecured Loans	24,484	24,289	25,348	24,700	(1.59)	(5.11)	1.69
New Auto Loans	86,895	82,158	81,519	79,220	(10.90)	(5.64)	(3.58)
Used Auto Loans	89,106	91,990	94,280	96,902	6.47	5.56	5.34
1st Mortgage Real Estate Loans	181,622	199,684	207,986	214,695	19.89	6.45	7.52
Other Real Estate Loans	91,302	92,812	96,532	93,463	3.31	(6.36)	0.70
Leases Receivable	878	775	743	636	(23.58)	(28.96)	(17.91)
Other Loans	24,149	25,698	26,872	27,949	12.83	8.02	8.76
<b>Total Loans</b>	<b>528,555</b>	<b>547,963</b>	<b>565,997</b>	<b>570,037</b>	<b>7.34</b>	<b>1.43</b>	<b>4.03</b>
<b>Total Cash and Equivalents</b>	<b>52,483</b>	<b>55,893</b>	<b>48,510</b>	<b>61,120</b>	<b>12.99</b>	<b>51.99</b>	<b>9.35</b>
<b>Total Investments</b>	<b>142,448</b>	<b>167,054</b>	<b>165,688</b>	<b>203,650</b>	<b>34.55</b>	<b>45.82</b>	<b>21.91</b>
<b>Total Cash and Equivalents/Investments</b>	<b>194,931</b>	<b>222,948</b>	<b>214,198</b>	<b>264,770</b>	<b>28.75</b>	<b>47.22</b>	<b>18.76</b>
<b>Total Liabilities</b>	<b>36,894</b>	<b>39,668</b>	<b>45,266</b>	<b>48,772</b>	<b>15.04</b>	<b>15.49</b>	<b>22.95</b>
Share Drafts	70,950	74,965	73,627	78,482	11.32	13.19	4.69
Regular Shares	169,044	182,954	178,703	197,987	16.46	21.58	8.22
Money Market Shares	111,159	126,636	128,498	146,132	27.85	27.45	15.40
Share Certificates	216,115	222,271	226,254	231,676	5.70	4.79	4.23
IRA/KEOGH Accounts	56,911	60,895	64,662	71,201	14.00	20.23	16.92
All Other Shares	5,717	6,939	6,776	7,693	42.78	27.07	10.86
Non-member Deposits	2,495	2,212	2,607	2,360	(22.67)	(18.98)	6.68
<b>Total Savings</b>	<b>632,391</b>	<b>676,873</b>	<b>681,128</b>	<b>735,531</b>	<b>14.07</b>	<b>15.97</b>	<b>8.67</b>
Undivided Earnings	59,406	60,598	58,817	59,244	4.01	1.45	(2.23)
Regular Reserves	18,217	18,520	18,776	18,808	3.33	0.34	1.56
Approp For Non-Conform Invest	76	87	79	53	30.12	(64.60)	(38.85)
Other Reserves	8,415	8,683	8,521	8,719	6.37	4.65	0.41
Equity Acquired in Merger				58			
Miscellaneous Equity	13	13	11	11	3.57	(1.32)	(12.61)
Unrealized Gains/Losses on Available for Sale Securities	106	(447)	(6)	82	(1,044.25)	3,161.06	118.36
Unrealized Gains/Losses on CF Hedges	(5)	(6)	(27)	(19)	(41.05)	56.81	(213.30)
Other Comprehensive Income	(522)	(619)	(1,360)	(1,539)	(36.94)	(26.32)	(148.77)
Net Income	0	627	0	414	N/A	N/A	(33.97)
<b>Total Equity</b>	<b>85,706</b>	<b>87,457</b>	<b>84,812</b>	<b>85,831</b>	<b>4.09</b>	<b>2.40</b>	<b>(1.86)</b>
Uninsured Secondary Capital	31	31	32	47	(2.83)	91.98	53.55
Adjusted Retained Earnings Obtained through Business Combinations				54			
<b>Total Net Worth</b>	<b>86,146</b>	<b>88,547</b>	<b>86,225</b>	<b>87,339</b>	<b>5.57</b>	<b>2.58</b>	<b>(1.36)</b>
Total Interest Income	43,205	22,018	43,940	21,107	1.92	(3.93)	(4.13)
Fee Income	6,379	3,314	6,810	3,377	3.90	(0.82)	1.90
Other Operating Income	3,426	1,675	3,721	2,685	(2.20)	44.28	60.25
<b>Gross Income</b>	<b>53,009</b>	<b>27,007</b>	<b>54,471</b>	<b>27,169</b>	<b>1.89</b>	<b>(0.24)</b>	<b>0.60</b>
Interest Expense	20,467	10,016	19,104	7,892	(2.12)	(17.39)	(21.21)
Operating Expenses	24,802	12,978	28,105	13,402	4.65	(4.63)	3.26
Provision for Loan & Lease Losses	3,191	2,354	6,990	4,581	47.53	31.08	94.61
Other Non-Operating Inc (Expense)	101	341	(527)	2,273	576.40	962.73	565.92
NCUSIF Stabilization Expense				2,399	N/A	N/A	N/A
Net Income	4,650	1,999	(255)	1,169	(14.01)	1,017.55	(41.53)
<b>Key Ratios</b>	<b>December 2007</b>	<b>June 2008</b>	<b>December 2008</b>	<b>June 2009</b>			
Net Worth Ratio	11.41	11.01	10.62	10.03			
Delinquency Ratio	0.93	0.97	1.37	1.58			
Net Charge-Off Ratio*	0.51	0.71	0.85	1.15			
Gross Income / Average Assets*	7.23	6.93	6.96	6.46			
Net Operating Expenses / Average Assets*	2.51	2.48	2.72	2.96			
Cost of Funds / Average Assets*	2.79	2.57	2.44	1.88			
Return on Average Assets*	0.63	0.51	-0.03	0.28			
Fixed Assets & FRAs/ Total Assets	2.37	2.52	2.65	2.55			
Loan / Share Ratio	83.58	80.96	83.10	77.50			

\* Data annualized for June.