

**PACA Facts Data**  
**September 30, 2010 Federally Insured Credit Unions**

(Dollar Amounts in Millions)

	December 2008	September 2009	December 2009	September 2010	Annualized % Change Dec. 08 to Sept. 09	Annualized % Change Dec. 09 to Sept. 10	% Change Sept. 09 to Sept. 10
Number of Credit Unions Reporting	7,806	7,637	7,554	7,402	(2.89)	(2.68)	(3.08)
Number of Members	88,588,092	90,144,444	89,932,077	90,773,316	2.34	1.25	0.70
<b>Total Assets</b>	<b>811,068</b>	<b>873,952</b>	<b>884,622</b>	<b>907,862</b>	<b>10.34</b>	<b>3.50</b>	<b>3.88</b>
<b>Loans Held for Sale</b>	<b>1,058</b>	<b>1,531</b>	<b>2,264</b>	<b>2,978</b>	<b>59.74</b>	<b>41.99</b>	<b>94.43</b>
Unsecured Credit Card Loans	32,716	33,438	34,869	34,855	2.94	(0.05)	4.24
All Other Unsecured Loans	25,348	25,249	25,541	25,409	(0.52)	(0.69)	0.63
New Auto Loans	81,526	78,926	75,247	65,586	(4.25)	(17.12)	(16.90)
Used Auto Loans	94,280	98,544	98,151	101,333	6.03	4.32	2.83
1st Mortgage Real Estate Loans	207,962	216,626	217,197	221,452	5.56	2.61	2.23
Other Real Estate Loans	96,549	93,229	92,377	88,791	(4.58)	(5.18)	(4.76)
Leases Receivable	743	627	601	480	(20.88)	(26.87)	(23.49)
Other Loans	26,871	28,856	28,533	29,181	9.85	3.03	1.13
<b>Total Loans</b>	<b>565,995</b>	<b>575,495</b>	<b>572,517</b>	<b>567,085</b>	<b>2.24</b>	<b>(1.27)</b>	<b>(1.46)</b>
<b>Total Cash and Equivalents</b>	<b>48,513</b>	<b>58,262</b>	<b>67,572</b>	<b>77,223</b>	<b>26.79</b>	<b>19.04</b>	<b>32.54</b>
<b>Total Investments</b>	<b>165,636</b>	<b>206,497</b>	<b>210,746</b>	<b>226,240</b>	<b>32.89</b>	<b>9.80</b>	<b>9.56</b>
<b>Total Cash and Equivalents/Investments</b>	<b>214,149</b>	<b>264,759</b>	<b>278,318</b>	<b>303,463</b>	<b>31.51</b>	<b>12.05</b>	<b>14.62</b>
<b>Total Liabilities</b>	<b>45,274</b>	<b>48,473</b>	<b>45,293</b>	<b>37,193</b>	<b>9.42</b>	<b>(23.84)</b>	<b>(23.27)</b>
Share Drafts	73,631	77,574	85,304	86,576	7.14	1.99	11.60
Regular Shares	178,707	197,258	199,906	216,840	13.84	11.29	9.93
Money Market Shares	128,498	152,020	158,317	172,954	24.41	12.33	13.77
Share Certificates	226,229	228,724	225,560	216,180	1.47	(5.54)	(5.48)
IRA/KEOGH Accounts	64,683	72,452	73,390	76,346	16.02	5.37	5.37
All Other Shares	6,766	7,944	7,708	8,535	23.21	14.31	7.43
Non-member Deposits	2,612	2,406	2,482	2,478	(10.53)	(0.25)	2.99
<b>Total Savings</b>	<b>681,127</b>	<b>738,379</b>	<b>752,667</b>	<b>779,909</b>	<b>11.21</b>	<b>4.83</b>	<b>5.62</b>
Undivided Earnings	58,688	59,463	59,551	60,965	1.76	3.17	2.53
Regular Reserves	18,765	18,908	18,896	19,075	1.02	1.26	0.88
Approp For Non-Conform Invest	78	58	25	30	(33.82)	26.60	(47.77)
Other Reserves	8,516	8,870	8,835	9,374	5.55	8.15	5.69
Equity Acquired in Merger	N/A	86	166	330	N/A	131.46	281.42
Miscellaneous Equity	11	15	15	33	39.00	171.10	125.71
Unrealized Gains/Losses on Available for Sale Securities	(4)	893	542	1,727	29,591.38	291.41	93.34
Unrealized Losses for OTTI (due to other factors) on HTM Debt Securities	N/A	(41)	(43)	(30)	N/A	41.65	28.55
Unrealized Gains/Losses on CF Hedges	(27)	(26)	(26)	(53)	2.31	(138.23)	(98.90)
Other Comprehensive Income	(1,359)	(1,524)	(1,300)	(1,294)	(16.18)	0.57	15.09
Net Income	0	399	0	601	N/A	N/A	50.50
<b>Total Equity</b>	<b>84,668</b>	<b>87,100</b>	<b>86,662</b>	<b>90,760</b>	<b>3.83</b>	<b>6.30</b>	<b>4.20</b>
Uninsured Secondary Capital	32	48	79	157	63.71	131.82	228.15
Adjusted Retained Earnings Obtained through Business Combinations	N/A	85	186	351	N/A	118.24	310.62
<b>Total Net Worth</b>	<b>86,079</b>	<b>87,831</b>	<b>87,572</b>	<b>90,553</b>	<b>2.71</b>	<b>4.54</b>	<b>3.10</b>
Total Interest Income	43,942	31,643	42,011	30,317	(37.32)	(37.11)	(4.19)
Fee Income	6,810	5,201	7,028	5,235	(31.50)	(34.02)	0.66
Other Operating Income	3,719	3,414	4,471	3,488	(10.92)	(29.30)	2.16
<b>Gross Income</b>	<b>54,470</b>	<b>40,258</b>	<b>53,510</b>	<b>39,041</b>	<b>(34.79)</b>	<b>(36.05)</b>	<b>(3.02)</b>
Interest Expense	19,102	11,430	14,791	8,377	(53.55)	(57.82)	(26.71)
Operating Expenses	28,162	20,139	27,003	21,282	(37.99)	(28.25)	5.68
Provision for Loan & Lease Losses	7,038	6,896	9,545	5,269	(2.68)	(59.73)	(23.60)
Other Non-Operating Inc (Expense)	(566)	2,878	2,415	16	810.69	(132.48)	(99.46)
NCUSIF Stabilization Expense	N/A	2,917	3,081	1,110	N/A	(85.29)	(61.94)
Net Income	(398)	1,754	1,505	3,018	720.66	134.04	72.08
<b>Key Ratios</b>	<b>December 2008</b>	<b>September 2009</b>	<b>December 2009</b>	<b>September 2010</b>			
Net Worth Ratio	10.61	10.04	9.89	9.97			
Delinquency Ratio	1.38	1.69	1.84	1.74			
Net Charge-Off Ratio*	0.85	1.17	1.21	1.13			
Gross Income / Average Assets*	6.96	6.37	6.31	5.81			
Net Operating Expenses / Average Assets*	2.73	2.83	2.72	2.55			
Cost of Funds / Average Assets*	2.44	1.81	1.74	1.25			
Return on Average Assets*	-0.05	0.28	0.18	0.45			
Fixed Assets & FRAs/ Total Assets	2.65	2.57	2.57	2.58			
Loan / Share Ratio	83.10	77.94	76.07	72.71			

\* Data annualized for September.