

PACA Facts Data
March 31, 2012
Federally Insured Credit Unions

(Dollar Amounts in Millions)

	December 2010	December 2011	March 2012	% Change Dec 11 to March 12	Annualized % Change Dec 11 to March 12
Number of Credit Unions Reporting	7,339	7,094	7,019	(1.06)	(4.23)
Number of Members	90,485,594	91,836,400	92,503,598	0.73	2.91
Total Assets	914,343	961,720	1,001,791	4.17	16.67
Loans Held for Sale	3,212	3,304	2,858	(13.51)	(54.06)
Unsecured Credit Card Loans	35,945	37,383	36,150	(3.30)	(13.18)
All Other Unsecured Loans	25,469	25,552	24,692	(3.37)	(13.46)
Short-Term Small Loans	13	19	13	(27.62)	(110.48)
Non-Federally Guaranteed Student Loans	N/A	1,480	1,659	12.16	48.63
New Auto Loans	62,872	58,273	58,313	0.07	0.27
Used Auto Loans	101,541	106,749	108,010	1.18	4.72
1st Mortgage Real Estate Loans	223,279	232,706	236,237	1.52	6.07
Other Real Estate Loans	86,365	80,290	77,849	(3.04)	(12.16)
Leases Receivable	452	436	433	(0.67)	(2.68)
Other Loans	28,771	28,589	28,652	0.22	0.88
Total Loans	564,707	571,477	572,009	0.09	0.37
Total Cash and Equivalents	74,429	95,204	115,832	21.67	86.67
Total Investments	238,919	256,852	275,764	7.36	29.45
Total Cash, Equivalents, and Investments	313,348	352,056	391,596	11.23	44.92
Total Liabilities	36,871	36,333	35,787	(1.50)	(6.01)
Share Drafts	89,875	100,644	112,077	11.36	45.44
Regular Shares	220,522	244,869	265,142	8.28	33.12
Money Market Shares	175,767	189,137	196,271	3.77	15.09
Share Certificates	213,416	204,097	202,902	(0.59)	(2.34)
IRA/KEOGH Accounts	76,405	77,643	78,451	1.04	4.16
All Other Shares	7,996	8,819	9,035	2.45	9.81
Non-member Deposits	2,423	2,201	2,153	(2.19)	(8.75)
Total Savings	786,404	827,409	866,032	4.67	18.67
Undivided Earnings*	62,721	67,383	69,077	2.51	10.06
Regular Reserves	19,122	19,187	19,264	0.40	1.61
Approp For Non-Conform Invest (SCU Only)	30	26	27	2.18	8.73
Other Reserves	9,538	10,534	10,785	2.38	9.51
Equity Acquired in Merger	375	858	897	4.48	17.94
Miscellaneous Equity	18	20	17	(16.72)	(66.89)
Unrealized Gains/Losses on Available for Sale Securities	624	1,839	1,809	(1.62)	(6.48)
Accumulated Unrealized Losses for OTTI (due to other factors) on HTM Debt Securities	(27)	(25)	(24)	2.41	9.64
Unrealized Gains/Losses on CF Hedges	(28)	(45)	(24)	46.07	184.27
Other Comprehensive Income	(1,304)	(1,799)	(1,855)	(3.06)	(12.25)
Total Equity	91,068	97,978	99,972	2.04	8.14
Subordinated Debt included in Net Worth**	156	247	247	(0.28)	(1.13)
Adjusted Retained Earnings Obtained through Business Combinations	424	888	922	3.85	15.41
Net Worth	91,991	98,265	100,321	2.09	8.37
Total Interest Income***	40,090	37,940	9,217	(2.83)	(2.83)
Fee Income***	7,024	6,949	1,715	(1.30)	(1.30)
Other Operating Income***	4,942	5,212	1,502	15.28	15.28
Gross Income***	52,055	50,101	12,434	(0.73)	(0.73)
Interest Expense***	10,886	8,688	1,905	(12.32)	(12.32)
Operating Expenses***	29,592	30,596	7,580	(0.91)	(0.91)
Provision for Loan & Lease Losses***	7,038	4,650	962	(17.23)	(17.23)
NCUSIF Stabilization Income***	1	0	0	N/A	N/A
Other Income (Expense)***	(1)	130	71	116.55	116.55
Net Income***	4,539	6,297	2,058	30.71	30.71
Key Ratios	December 2010	December 2011	March 2012		
Net Worth Ratio	10.06	10.21	10.01		
Delinquency Ratio	1.76	1.60	1.44		
Net Charge-Off Ratio****	1.13	0.91	0.78		
Gross Income / Average Assets****	5.79	5.34	5.07		
Net Operating Expenses / Average Assets****	2.51	2.52	2.39		
Cost of Funds / Average Assets****	1.21	0.93	0.78		
Return on Average Assets****	0.50	0.67	0.84		
Fixed Assets & FRAs/ Total Assets	2.59	2.51	2.42		
Loans / Shares Ratio	71.81	69.07	66.05		

*Includes year-to-date Net Income.

**The amount shown prior to December 2011 is Uninsured Secondary Capital. For December 2011 and forward, Subordinated Debt Included in Net Worth includes Uninsured Secondary Capital.

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

****Ratios are annualized for March.