

**PACA Facts Data
December 31, 2009
Federally Insured Credit Unions**

(Dollar Amounts in Millions)

	December 2007	December 2008	December 2009	% Change Dec. 07 to Dec. 08	% Change Dec. 08 to Dec. 09
Number of Credit Unions Reporting	8,101	7,806	7,554	(3.64)	(3.23)
Number of Members	86,824,354	88,587,610	89,931,442	2.03	1.52
Total Assets	754,990	811,117	884,757	7.43	9.08
Loans Held for Sale	945	1,058	2,335	11.91	120.79
Unsecured Credit Card Loans	30,120	32,717	34,864	8.62	6.56
All Other Unsecured Loans	24,484	25,348	25,553	3.53	0.81
New Auto Loans	86,895	81,526	75,264	(6.18)	(7.68)
Used Auto Loans	89,106	94,280	98,133	5.81	4.09
1st Mortgage Real Estate Loans	181,622	207,965	217,100	14.50	4.39
Other Real Estate Loans	91,302	96,545	92,418	5.74	(4.27)
Leases Receivable	878	743	607	(15.33)	(18.32)
Other Loans	24,147	26,870	28,500	11.28	6.06
Total Loans	528,555	565,996	572,439	7.08	1.14
Total Cash and Equivalents	52,483	48,511	67,510	(7.57)	39.16
Total Investments	142,449	165,662	210,880	16.30	27.30
Total Cash and Equivalents and Investments	194,932	214,173	278,391	9.87	29.98
Total Liabilities	36,894	45,272	45,323	22.71	0.11
Share Drafts	70,950	73,632	85,090	3.78	15.56
Regular Shares	169,045	178,705	199,771	5.71	11.79
Money Market Shares	111,159	128,498	158,661	15.60	23.47
Share Certificates	216,115	226,230	225,792	4.68	(0.19)
IRA/KEOGH Accounts	56,911	64,683	73,388	13.66	13.46
All Other Shares	5,716	6,768	7,704	18.42	13.82
Non-member Deposits	2,495	2,612	2,261	4.67	(13.41)
Total Savings	632,391	681,128	752,667	7.71	10.50
Undivided Earnings	59,406	58,740	59,673	(1.12)	1.59
Regular Reserves	18,217	18,765	18,925	3.01	0.85
Approp For Non-Conform Invest	76	78	25	2.43	(67.55)
Other Reserves	8,415	8,516	8,855	1.19	3.98
Equity Acquired in Merger	N/A	N/A	162	N/A	N/A
Miscellaneous Equity	13	11	15	(10.51)	30.26
Unrealized Gains/Losses on Available for Sale Securities	106	(4)	527	(104.22)	11,890.98
Accumulated Unrealized Losses for OTTI (due to ther factors) on HTM Debt Securities	N/A	N/A	(43)	N/A	N/A
Unrealized Gains/Losses on CF Hedges	(5)	(27)	(27)	(427.07)	(1.74)
Other Comprehensive Income	(522)	(1,362)	(1,345)	(160.82)	1.26
Net Income	0	0	0	N/A	N/A
Total Equity	85,705	84,716	86,766	(1.15)	2.42
Uninsured Secondary Capital	31	32	79	3.68	143.95
Adjusted Retained Earnings Obtained through Business Combinations	0	0	176	N/A	N/A
Total Net Worth	86,145	86,131	87,733	(0.02)	1.86
Total Interest Income	43,204	43,940	42,021	1.70	(4.37)
Fee Income	6,379	6,810	7,035	6.75	3.31
Other Operating Income	3,426	3,722	4,456	8.64	19.74
Gross Income	53,009	54,471	53,512	2.76	(1.76)
Interest Expense	20,467	19,104	14,791	(6.66)	(22.58)
Operating Expenses	24,802	28,141	26,997	13.46	(4.07)
Provision for Loan & Lease Losses	3,192	7,030	9,428	120.25	34.11
NCUSIF Stabilization Income			3,296	N/A	N/A
Other Non-Operating Inc (Expense)	101	(541)	(908)	(635.85)	(67.89)
NCUSIF Stabilization Expense			3,010	N/A	N/A
Net Income	4,649	(345)	1,674	(107.42)	585.26

Key Ratios	December 2007	December 2008	December 2009
Net Worth Ratio	11.41	10.61	9.91
Delinquency Ratio	0.93	1.38	1.82
Net Charge-Off Ratio*	0.51	0.85	1.21
Gross Income / Average Assets*	7.23	6.96	6.31
Net Operating Expenses / Average Assets*	2.51	2.72	2.71
Cost of Funds / Average Assets*	2.79	2.44	1.74
Return on Average Assets*	0.63	-0.04	0.20
Fixed Assets & FRAs/ Total Assets	2.37	2.65	2.57
Loan / Share Ratio	83.58	83.10	76.05