

**PACA Facts Data**  
**September 30, 2011**  
**Federally Insured Credit Unions**

(Dollar Amounts in Millions)

	December 2009	December 2010	June 2011	September 2011	Annualized % Change Dec 10 to Sept 11	% Change June 11 to Sept 11
Number of Credit Unions Reporting	7,554	7,339	7,239	7,179	(2.91)	(0.83)
Number of Members	89,881,924	90,487,348	90,984,170	91,440,401	1.40	0.50
<b>Total Assets</b>	<b>884,605</b>	<b>914,353</b>	<b>942,474</b>	<b>951,150</b>	<b>5.37</b>	<b>0.92</b>
<b>Loans Held for Sale</b>	<b>2,264</b>	<b>3,212</b>	<b>1,661</b>	<b>2,748</b>	<b>(19.25)</b>	<b>65.40</b>
Unsecured Credit Card Loans	34,866	35,945	35,245	35,840	(0.39)	1.69
All Other Unsecured Loans	25,541	25,469	24,550	25,068	(2.10)	2.11
Short-Term Small Loans	N/A	14	14	14	(0.95)	(1.62)
Non-Federally Guaranteed Student Loans	N/A	N/A	1,109	1,337	N/A	20.52
New Auto Loans	75,237	62,885	59,494	58,536	(9.22)	(1.61)
Used Auto Loans	98,167	101,520	103,581	105,652	5.43	2.00
1st Mortgage Real Estate Loans	217,169	223,194	227,308	229,125	3.54	0.80
Other Real Estate Loans	92,336	86,365	83,249	82,169	(6.48)	(1.30)
Leases Receivable	601	452	446	444	(2.49)	(0.41)
Other Loans	28,529	28,865	29,029	28,937	0.33	(0.32)
<b>Total Loans</b>	<b>572,445</b>	<b>564,708</b>	<b>564,025</b>	<b>567,120</b>	<b>0.57</b>	<b>0.55</b>
<b>Total Cash and Equivalents</b>	<b>67,566</b>	<b>74,428</b>	<b>85,329</b>	<b>91,504</b>	<b>30.59</b>	<b>7.24</b>
<b>Total Investments</b>	<b>210,752</b>	<b>238,924</b>	<b>255,799</b>	<b>255,698</b>	<b>9.36</b>	<b>(0.04)</b>
<b>Total Cash, Equivalents, and Investments</b>	<b>278,318</b>	<b>313,352</b>	<b>341,128</b>	<b>347,202</b>	<b>14.40</b>	<b>1.78</b>
<b>Total Liabilities</b>	<b>45,294</b>	<b>36,853</b>	<b>34,592</b>	<b>34,789</b>	<b>(7.47)</b>	<b>0.57</b>
Share Drafts	85,302	89,883	94,627	99,471	14.22	5.12
Regular Shares	199,909	220,513	239,113	241,041	12.41	0.81
Money Market Shares	158,315	175,767	184,072	185,137	7.11	0.58
Share Certificates	225,559	213,417	206,442	204,705	(5.44)	(0.84)
IRA/KEOGH Accounts	73,393	76,405	77,067	77,485	1.88	0.54
All Other Shares	7,707	7,996	8,644	9,149	19.22	5.84
Non-member Deposits	2,486	2,421	2,242	2,212	(11.55)	(1.33)
<b>Total Savings</b>	<b>752,671</b>	<b>786,403</b>	<b>812,207</b>	<b>819,198</b>	<b>5.56</b>	<b>0.86</b>
Undivided Earnings	59,532	62,747	64,425	64,985	4.76	0.87
Regular Reserves	18,894	19,125	19,096	19,102	(0.16)	0.03
Approp For Non-Conform Invest (SCU Only)	25	30	27	27	(11.38)	(0.43)
Other Reserves	8,835	9,538	10,211	10,307	10.75	0.94
Equity Acquired in Merger	167	369	728	781	148.51	7.35
Miscellaneous Equity	12	18	19	19	8.77	1.98
Unrealized Gains/Losses on Available for Sale Securities	543	624	1,567	2,093	313.95	33.60
Accumulated Unrealized Losses for OTTI (due to other factors) on HTM Debt Securities	(43)	(27)	(21)	(26)	8.63	(24.03)
Unrealized Gains/Losses on CF Hedges	(26)	(28)	(32)	(47)	(85.12)	(47.32)
Other Comprehensive Income	(1,299)	(1,298)	(1,264)	(1,271)	2.76	(0.61)
Net Income	0	0	917	1,191	N/A	29.83
<b>Total Equity</b>	<b>86,640</b>	<b>91,097</b>	<b>95,674</b>	<b>97,163</b>	<b>8.88</b>	<b>1.56</b>
Uninsured Secondary Capital	79	156	168	168	9.97	(0.24)
Adjusted Retained Earnings Obtained through Business Combinations	185	421	732	811	123.63	10.81
Net Worth	87,551	92,016	95,576	96,591	6.63	1.06
<b>Total Interest Income*</b>	<b>42,010</b>	<b>40,097</b>	<b>19,174</b>	<b>28,663</b>	<b>(38.02)</b>	<b>(0.34)</b>
Fee Income*	7,029	7,046	3,314	5,139	(36.08)	3.38
Other Operating Income*	4,471	4,906	2,489	3,777	(30.69)	1.16
<b>Gross Income*</b>	<b>53,510</b>	<b>52,049</b>	<b>24,977</b>	<b>37,579</b>	<b>(37.07)</b>	<b>0.30</b>
Interest Expense*	14,790	10,886	4,473	6,591	(52.60)	(1.76)
Operating Expenses*	30,082	29,601	14,616	23,044	(29.54)	5.11
Provision for Loan & Lease Losses*	9,556	7,035	2,375	3,510	(66.81)	(1.49)
NCUSIF Stabilization Income*	3,405	1	0	0	(133.33)	N/A
Other Income (Expense)*	(1,000)	27	58	176	737.09	102.71
Net Income*	1,485	4,554	3,571	4,610	1.64	(13.93)
<b>Key Ratios</b>	<b>December 2009</b>	<b>December 2010</b>	<b>June 2011</b>	<b>September 2011</b>		
Net Worth Ratio	9.89	10.06	10.14	10.15		
Delinquency Ratio	1.84	1.76	1.58	1.59		
Net Charge-Off Ratio**	1.21	1.13	0.95	0.91		
Gross Income / Average Assets**	6.31	5.79	5.38	5.37		
Net Operating Expenses / Average Assets**	2.72	2.51	2.43	2.56		
Cost of Funds / Average Assets**	1.74	1.21	0.96	0.94		
Return on Average Assets**	0.18	0.51	0.77	0.66		
Fixed Assets & FRAs/ Total Assets	2.57	2.59	2.53	2.51		
Loan / Share Ratio	76.06	71.81	69.44	69.23		

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

\*\*Ratios are annualized for June and September.