

PACA Facts Data
March 31, 2008
Federally Insured Credit Unions

(Dollar Amounts in Millions)

	December 2006	March 2007	December 2007	March 2008	Annualized % Change Dec 06 to Mar 07	Annualized % Change Dec 07 to Mar 08	% Change Mar 07 to Mar 08
Number of Credit Unions Reporting	8,362	8,305	8,101	8,049	(2.73)	(2.57)	(3.08)
Number of Members	85,745,002	86,157,689	86,832,789	87,493,978	1.93	3.05	1.55
Total Assets	710,006	734,295	753,414	792,157	13.68	20.57	7.88
Loans Held for Sale	969	917	945	957	(21.80)	4.96	4.37
Unsecured Credit Card Loans	26,566	25,781	30,118	29,749	(11.82)	(4.90)	15.39
All Other Unsecured Loans	22,622	22,195	24,482	24,023	(7.55)	(7.51)	8.24
New Auto Loans	88,534	87,798	86,897	84,103	(3.32)	(12.86)	(4.21)
Used Auto Loans	87,575	87,410	89,108	89,690	(0.76)	2.61	2.61
1st Mortgage Real Estate Loans	159,815	162,934	179,439	188,073	7.81	19.25	15.43
Other Real Estate Loans	84,358	84,670	91,669	91,534	1.48	(0.59)	8.11
Leases Receivable	1,159	1,091	877	828	(23.28)	(22.02)	(24.08)
Other Loans	23,759	23,559	24,328	24,843	(3.37)	8.47	5.45
Total Loans	494,388	495,438	526,919	532,843	0.85	4.50	7.55
Total Cash and Investments	186,260	212,314	194,929	226,600	55.95	64.99	6.73
Total Cash	51,759	70,459	52,451	71,964	144.51	148.81	2.14
Total Investments	134,500	141,855	142,478	154,636	21.87	34.13	9.01
Total Liabilities	27,547	25,316	35,263	36,768	(32.39)	17.07	45.23
Share Drafts	70,298	74,489	70,950	75,820	23.84	27.45	1.79
Regular Shares	181,124	187,065	169,046	177,628	13.12	20.31	(5.04)
Money Market Shares	100,457	105,368	111,157	119,943	19.56	31.62	13.83
Share Certificates	188,891	197,235	216,117	226,093	17.67	18.46	14.63
IRA/KEOGH Accounts	52,037	53,596	56,908	59,316	11.98	16.93	10.67
All Other Shares	5,546	5,977	5,725	6,588	31.12	60.26	10.22
Non-member Deposits	2,837	2,619	2,495	2,350	(30.67)	(23.13)	(10.27)
Total Savings	601,190	626,349	632,398	667,738	16.74	22.35	6.61
Undivided Earnings	55,938	56,567	59,414	60,285	4.50	5.86	6.57
Regular Reserves	17,968	18,050	18,215	18,433	1.84	4.79	2.12
Approp For Non-Conform Invest	51	55	76	75	29.52	(4.23)	35.81
Other Reserves	7,939	8,069	8,450	8,518	6.56	3.24	5.57
Miscellaneous Equity	23	13	13	14	(176.99)	21.29	5.28
Unrealized Gains/Losses on Available for Sale Securities	(608)	(418)	105	516	125.00	1,556.00	223.37
Unrealized Gains/Losses on CF Hedges	7	5	(5)	(10)	(109.36)	(383.51)	(299.16)
Other Comprehensive Income	(49)	(57)	(515)	(560)	(66.95)	(34.94)	(887.19)
Net Income	0	345	0	380	N/A	N/A	10.06
Total Equity	81,269	82,630	85,753	87,651	6.70	8.85	6.08
Uninsured Secondary Capital	28	28	31	31	(3.26)	(8.55)	11.22
Net Worth	81,923	83,114	86,186	87,722	5.81	7.13	5.54
Gross Income	47,074	12,570	52,928	13,590	6.81	2.70	8.11
Interest Expense	16,260	4,745	20,375	5,189	16.73	1.87	9.35
Operating Expenses	23,080	6,028	24,805	6,452	4.47	4.05	7.04
Provision for Loan & Lease Losses	2,190	543	3,183	1,056	(0.73)	32.75	94.40
Other Income (Expense)	147	60	104	276	63.33	958.30	359.32
Net Income	5,692	1,314	4,669	1,169	(7.68)	0.11	(11.05)
Key Ratios	December 2006	March 2007	December 2007	March 2008			
Net Worth Ratio	11.53	11.31	11.43	11.07			
Delinquency Ratio	0.68	0.62	0.93	0.91			
Net Charge-Off Ratio*	0.46	0.44	0.50	0.67			
Gross Income / Average Assets*	6.78	6.96	7.23	7.03			
Net Operating Expenses / Average Assets*	2.47	2.54	2.52	2.51			
Cost of Funds / Average Assets*	2.34	2.63	2.78	2.69			
Return on Average Assets*	0.82	0.73	0.64	0.60			
Fixed Assets & FRAs/ Total Assets	2.26	2.23	2.37	2.48			
Loan / Share Ratio	82.23	79.10	83.32	79.80			

* Data annualized for March.