

PACA Facts Data
March 31, 2009
Federally Insured Credit Unions

(Dollar Amounts in Millions)

	December 2007	March 2008	December 2008	March 2009	Annualized % Change Dec 07 to Mar 08	Annualized % Change Dec 08 to Mar 09	% Change Mar 08 to Mar 09
Number of Credit Unions Reporting	8,362	8,049	7,806	7,749	(14.97)	(2.92)	(3.73)
Number of Members	85,744,954	87,484,819	88,586,093	89,238,329	8.12	2.95	2.00
Total Assets	754,990	793,705	811,362	856,405	20.51	22.21	7.90
Loans Held for Sale	945	917	1,057	2,640	(12.02)	599.44	188.04
Unsecured Credit Card Loans	30,118	29,749	32,715	31,501	(4.90)	(14.84)	5.89
All Other Unsecured Loans	24,484	24,022	25,312	24,491	(7.55)	(12.98)	1.95
New Auto Loans	86,895	83,989	81,536	80,207	(13.37)	(6.52)	(4.50)
Used Auto Loans	89,106	89,721	94,292	95,055	2.76	3.24	5.95
1st Mortgage Real Estate Loans	181,616	190,012	207,916	210,942	18.49	5.82	11.02
Other Real Estate Loans	91,302	91,291	96,572	94,972	(0.05)	(6.63)	4.03
Leases Receivable	878	828	743	685	(22.63)	(31.33)	(17.28)
Other Loans	24,155	24,833	26,912	27,349	11.22	6.51	10.13
Total Loans	528,555	534,445	565,999	565,204	4.46	(0.56)	5.76
Total Cash and Equivalents	52,483	72,020	48,520	70,271	148.90	179.32	(2.43)
Total Investments	142,448	154,546	165,779	189,763	33.97	57.87	22.79
Total Cash, Equivalents, and Investments	194,931	226,566	214,299	260,034	64.92	85.37	14.77
Total Liabilities	36,894	38,359	45,245	50,290	15.89	44.60	31.10
Share Drafts	70,950	75,775	73,627	78,544	27.20	26.72	3.65
Regular Shares	169,044	177,684	178,703	192,803	20.44	31.56	8.51
Money Market Shares	111,159	119,939	128,498	138,993	31.60	32.67	15.89
Share Certificates	216,115	226,081	226,258	235,176	18.44	15.77	4.02
IRA/KEOGH Accounts	56,911	59,328	64,660	68,840	16.99	25.86	16.03
All Other Shares	5,717	6,579	6,777	7,456	60.31	40.08	13.34
Non-member Deposits	2,495	2,356	2,605	2,661	(22.29)	8.54	12.95
Total Savings	632,391	667,741	681,128	724,474	22.36	25.46	8.50
Undivided Earnings	59,406	60,273	59,003	56,876	5.83	(14.42)	(5.64)
Regular Reserves	18,217	18,432	18,776	18,871	4.74	2.02	2.38
Approp For Non-Conform Invest	76	80	80	81	19.44	6.34	1.50
Other Reserves	8,416	8,489	8,519	8,385	3.50	(6.30)	(1.23)
Equity Acquired in Merger				32			
Miscellaneous Equity	13	13	11	12	5.74	7.85	(9.98)
Unrealized Gains/Losses on Available for Sale Securities	106	515	(33)	112	1,545.14	1,748.07	(78.23)
Unrealized Gains/Losses on CF Hedges	(5)	(9)	(34)	(27)	(322.69)	76.53	(194.80)
Other Comprehensive Income	(522)	(568)	(1,334)	(1,493)	(35.33)	(47.75)	(162.75)
Net Income	0	380	0	(1,205)	N/A	N/A	(417.16)
Total Equity	85,706	87,605	84,989	81,642	8.86	(15.75)	(6.81)
Adjusted Retained Earnings Obtained through Business Combinations				25	N/A	N/A	N/A
Uninsured Secondary Capital	31	31	32	32	(8.76)	0.15	6.10
Net Worth	86,146	87,685	86,411	83,064	7.15	(15.49)	(5.27)
Gross Income	53,009	13,613	54,478	13,231	2.72	(2.85)	(2.81)
Interest Expense	20,467	5,214	19,104	4,100	1.89	(14.15)	(21.35)
Operating Expenses	24,802	6,449	28,073	6,737	4.00	(4.00)	4.48
Provision for Loan & Lease Losses	3,191	1,057	6,972	2,110	32.46	21.05	99.66
Other Income (Expense)	101	269	(379)	(307)	966.53	(224.36)	(214.07)
NCUSIF Stabilization Expense				3,135	N/A	N/A	N/A
Net Income	4,650	1,164	(50)	(3,158)	0.10	(25,393.99)	(371.37)
Key Ratios	December 2007	March 2008	December 2008	March 2009			
Net Worth Ratio	11.41	11.04	10.65	9.69			
Delinquency Ratio	0.93	0.91	1.37	1.44			
Net Charge-Off Ratio*	0.51	0.66	0.85	1.11			
Gross Income / Average Assets*	7.23	7.03	6.96	6.35			
Net Operating Expenses / Average Assets*	2.51	2.50	2.72	3.96			
Cost of Funds / Average Assets*	2.79	2.69	2.44	1.97			
Return on Average Assets*	0.63	0.60	-0.01	-1.51			
Fixed Assets & FRAs/ Total Assets	2.37	2.48	2.65	2.56			
Loan / Share Ratio	83.58	80.04	83.10	78.02			

* Data annualized for March.