

PACA Facts Data
June 2012
Federally Insured Credit Unions

(Dollar Amounts in Millions)

	December 2010	December 2011	March 2012	June 2012	Annualized % Change Dec 11 to Jun 12	% Change Mar 12 to Jun 12
Number of Credit Unions Reporting	7,339	7,094	7,019	6,961	(3.75)	(0.83)
Number of Members	90,485,594	91,830,605	92,503,516	93,147,804	2.87	0.70
Total Assets	914,341	961,703	1,001,788	1,007,651	9.56	0.59
Loans Held for Sale	3,212	3,304	2,862	3,688	23.22	28.85
Unsecured Credit Card Loans	35,945	37,382	36,150	36,920	(2.48)	2.13
All Other Unsecured Loans	25,469	25,554	24,682	25,332	(1.74)	2.63
Short-Term Small Loans	13	19	13	17	(20.77)	23.89
Non-Federally Guaranteed Student Loans	N/A	1,485	1,667	1,687	27.19	1.20
New Auto Loans	62,872	58,268	58,298	59,931	5.71	2.80
Used Auto Loans	101,541	106,753	107,999	111,011	7.98	2.79
1st Mortgage Real Estate Loans	223,279	232,945	236,350	240,319	6.33	1.68
Other Real Estate Loans	86,365	80,064	77,799	76,500	(8.90)	(1.67)
Leases Receivable	452	436	430	444	3.89	3.40
Other Loans	28,771	28,569	28,618	29,594	7.18	3.41
Total Loans	564,708	571,475	572,005	581,753	3.60	1.70
Total Business Loans (Net Member Business Loan Balance)*	37,181	39,129	39,715	40,175	5.35	1.16
Total Cash and Equivalents	74,429	95,203	115,997	103,833	18.13	(10.49)
Total Investments	238,918	256,879	275,763	282,669	20.08	2.50
Total Cash, Equivalents, and Investments	313,347	352,082	391,760	386,502	19.55	(1.34)
Total Liabilities	36,871	36,328	35,783	36,501	0.95	2.01
Share Drafts	89,875	100,644	111,922	110,001	18.60	(1.72)
Regular Shares	220,522	244,872	265,308	268,834	19.57	1.33
Money Market Shares	175,767	189,137	196,271	198,069	9.45	0.92
Share Certificates	213,415	204,096	202,894	201,519	(2.53)	(0.68)
IRA/KEOGH Accounts	76,405	77,643	78,458	79,014	3.53	0.71
All Other Shares	7,996	8,815	9,020	9,172	8.08	1.68
Non-member Deposits	2,423	2,202	2,154	2,193	(0.83)	1.77
Total Savings	786,404	827,409	866,028	868,803	10.01	0.32
Undivided Earnings**	62,720	67,375	69,096	70,778	10.10	2.43
Regular Reserves	19,122	19,184	19,252	19,177	(0.08)	(0.39)
Approp For Non-Conform Invest (SCU Only)	30	26	27	27	6.94	1.19
Other Reserves	9,538	10,534	10,785	11,221	13.04	4.05
Equity Acquired in Merger	375	857	897	927	16.38	3.39
Miscellaneous Equity	18	20	17	18	(26.49)	5.91
Unrealized Gains/Losses on Available for Sale Securities	624	1,839	1,808	2,183	37.40	20.71
Accumulated Unrealized Losses for OTTI (due to other factors) on HTM Debt Securities	(27)	(25)	(24)	(29)	(36.94)	(21.39)
Unrealized Gains/Losses on CF Hedges	(28)	(45)	(24)	(53)	(36.97)	(119.69)
Other Comprehensive Income	(1,304)	(1,801)	(1,856)	(1,902)	(11.19)	(2.46)
Total Equity	91,067	97,966	99,978	102,347	8.95	2.37
Subordinated Debt Included in Net Worth**	156	247	247	247	(0.33)	0.16
Adjusted Retained Earnings Obtained through Business Combinations	424	889	924	957	15.16	3.56
Net Worth	91,989	98,256	100,330	102,407	8.45	2.07
Total Interest Income****	40,090	37,940	9,217	18,297	(3.55)	(0.74)
Fee Income****	7,024	6,949	1,714	3,538	1.84	3.20
Other Operating Income****	4,942	5,210	1,500	3,084	18.39	2.77
Gross Income****	52,055	50,098	12,432	24,919	(0.52)	0.22
Interest Expense****	10,886	8,688	1,904	3,741	(13.89)	(1.79)
Operating Expenses****	29,592	30,584	7,580	15,308	0.10	0.98
Provision for Loan & Lease Losses****	7,038	4,673	944	1,825	(21.89)	(3.29)
NCUSIF Stabilization Income****	1	0	0	0	N/A	N/A
Other Income (Expense)****	(1)	128	74	171	166.84	15.01
Net Income****	4,538	6,281	2,078	4,216	34.26	1.44
Key Ratios	December 2010	December 2011	March 2012	June 2012		
Net Worth Ratio	10.06	10.21	10.01	10.16		
Delinquency Ratio	1.76	1.60	1.44	1.20		
Net Charge-Off Ratio*****	1.13	0.91	0.78	0.75		
Gross Income / Average Assets*****	5.79	5.34	5.07	5.06		
Net Operating Expenses / Average Assets*****	2.51	2.52	2.39	2.39		
Cost of Funds / Average Assets*****	1.21	0.93	0.78	0.76		
Return on Average Assets*****	0.50	0.67	0.85	0.86		
Fixed Assets & FRAs/ Total Assets	2.59	2.51	2.42	2.40		
Loans / Shares Ratio	71.81	69.07	66.05	66.96		

*Business loans are reported in a credit union call report under collateral types. The business loan totals number is included in those totals.

**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 June.