

**PACA Facts Data**  
**As of March 31, 2015**  
For all Federally Insured Credit Unions

Row	Metric	December 2013	December 2014	March 2015	Annualized % Change December - March	% Change December - March
1	Number of Credit Unions Reporting	6,554	6,273	6,206	(4.27)	(1.07)
2	Number of Members	96,267,210	99,276,526	99,969,794	2.79	0.70
<b>BALANCE SHEET<sup>1</sup></b>						
3	<b>Total Assets</b>	\$ 1,061,963	\$ 1,122,094	\$ 1,158,529	12.99	3.25
4	<b>Loans Held for Sale</b>	\$ 2,002	\$ 2,637	\$ 3,485	128.70	32.18
5	Unsecured Credit Card Loans	\$ 42,593	\$ 45,973	\$ 44,733	(10.79)	(2.70)
6	All Other Unsecured Loans	\$ 29,295	\$ 32,202	\$ 31,614	(7.30)	(1.82)
7	Payday Alternative Loans	\$ 27	\$ 36	\$ 30	(72.91)	(18.23)
8	Non-Federally Guaranteed Student Loans	\$ 2,618	\$ 3,146	\$ 3,281	17.24	4.31
9	New Auto Loans	\$ 71,340	\$ 86,353	\$ 89,289	13.60	3.40
10	Used Auto Loans	\$ 127,382	\$ 143,683	\$ 147,320	10.13	2.53
11	1st Mortgage Real Estate Loans	\$ 268,462	\$ 292,277	\$ 296,958	6.41	1.60
12	Other Real Estate Loans	\$ 70,333	\$ 71,894	\$ 71,554	(1.89)	(0.47)
13	Leases Receivable	\$ 775	\$ 1,002	\$ 1,024	9.08	2.27
14	Other Loans	\$ 32,297	\$ 35,763	\$ 36,132	4.13	1.03
15	<b>Total Loans</b>	\$ 645,122	\$ 712,328	\$ 721,936	5.40	1.35
16	<b>Total Business Loans (Net Member Business Loan Balance)<sup>2</sup></b>	\$ 46,020	\$ 51,766	\$ 52,864	8.49	2.12
17	<b>Total Cash and Equivalents</b>	\$ 87,433	\$ 85,773	\$ 105,382	91.44	22.86
18	<b>Total Investments</b>	\$ 285,754	\$ 275,808	\$ 280,372	6.62	1.65
19	<b>Total Cash, Equivalents, and Investments</b>	\$ 373,187	\$ 361,581	\$ 385,754	26.74	6.69
20	<b>Total Liabilities</b>	\$ 40,696	\$ 50,347	\$ 50,185	(1.29)	(0.32)
21	Share Drafts	\$ 118,790	\$ 131,136	\$ 139,651	25.97	6.49
22	Regular Shares	\$ 297,821	\$ 321,139	\$ 340,704	24.37	6.09
23	Money Market Shares	\$ 212,326	\$ 219,482	\$ 224,780	9.66	2.41
24	Share Certificates	\$ 191,528	\$ 188,933	\$ 188,550	(0.81)	(0.20)
25	IRA/KEOGH Accounts	\$ 78,433	\$ 76,893	\$ 76,703	(0.99)	(0.25)
26	All Other Shares	\$ 8,211	\$ 8,173	\$ 8,621	21.97	5.49
27	Non-member Deposits	\$ 2,984	\$ 5,034	\$ 5,414	30.18	7.54
28	<b>Total Savings</b>	\$ 910,093	\$ 950,789	\$ 984,424	14.15	3.54
29	Undivided Earnings <sup>3</sup>	\$ 80,434	\$ 87,163	\$ 89,086	8.82	2.21
30	Regular Reserves	\$ 19,510	\$ 19,744	\$ 19,817	1.49	0.37
31	Appropriation for Non-Conforming Investments <sup>4</sup>	\$ 32	\$ 33	\$ 32	(12.22)	(3.05)
32	Other Reserves	\$ 12,849	\$ 14,013	\$ 14,137	3.55	0.89
33	Equity Acquired in Merger	\$ 1,355	\$ 1,829	\$ 1,913	18.50	4.63
34	Miscellaneous Equity	\$ 19	\$ 8	\$ 7	(29.74)	(7.44)
35	Unrealized Gains/Losses on Available-for-Sale Securities	\$ (1,710)	\$ 217	\$ 1,058	1,548.77	387.19
36	Accumulated Unrealized Losses for Other-Than-Temporary Impairment (Due to Other Factors) on Held-to-Maturity Debt Securities	\$ (25)	\$ (18)	\$ (11)	147.85	36.96
37	Unrealized Gains (Losses) on Cash Flow Hedges	\$ (0)	\$ (67)	\$ (106)	(231.45)	(57.86)
38	Other Comprehensive Income	\$ (1,290)	\$ (1,963)	\$ (2,013)	(10.18)	(2.54)
39	<b>Total Equity</b>	\$ 111,173	\$ 120,957	\$ 123,920	9.80	2.45
40	Subordinated Debt Included in Net Worth	\$ 230	\$ 217	\$ 217	0.43	0.11
41	Adjusted Retained Earnings Obtained through Business Combinations	\$ 1,412	\$ 1,876	\$ 1,960	17.73	4.43
42	Net Worth	\$ 114,466	\$ 123,046	\$ 125,249	7.16	1.79
<b>INCOME STATEMENT<sup>1,5</sup></b>						
43	Total Interest Income	\$ 35,316	\$ 36,931	\$ 9,487	2.75	2.75
44	Fee Income	\$ 7,382	\$ 7,207	\$ 1,725	(4.25)	(4.25)
45	Other Operating Income	\$ 6,977	\$ 7,075	\$ 1,879	6.25	6.25
46	<b>Gross Income</b>	\$ 49,674	\$ 51,213	\$ 13,091	2.25	2.25
47	Interest Expense	\$ 6,184	\$ 5,903	\$ 1,444	(2.15)	(2.15)
48	Operating Expenses	\$ 32,920	\$ 33,972	\$ 8,762	3.17	3.17
49	Provision for Loan & Lease Losses	\$ 2,746	\$ 3,077	\$ 804	4.52	4.52
50	Other Income (Expense)	\$ 300	\$ 457	\$ 135	18.10	18.10
51	<b>Net Income</b>	\$ 8,124	\$ 8,717	\$ 2,215	1.65	1.65
<b>Key Ratios</b>		<b>December 2013</b>	<b>December 2014</b>	<b>March 2015</b>	<b>Prepared by: NCUA Office of Examination &amp; Insurance</b>	
52	Net Worth Ratio	10.77	10.96	10.81		
53	Delinquency Ratio	1.01	0.85	0.69		
54	Net Charge-Off Ratio <sup>5</sup>	0.57	0.50	0.47		
55	Gross Income / Average Assets <sup>5</sup>	4.77	4.69	4.59		
56	Net Operating Expenses / Average Assets <sup>5</sup>	2.45	2.45	2.47		
57	Cost of Funds / Average Assets <sup>5</sup>	0.59	0.54	0.51		
58	Return on Average Assets <sup>5</sup>	0.78	0.80	0.78		
59	Fixed Assets plus Foreclosed and Repossessed Assets / Total Assets	2.33	2.29	2.23		
60	Loans / Shares Ratio	70.89	74.92	73.34		
<b>NOTES</b>						
1. All dollar values for the balance sheet and income statement are in millions.						
2. Credit unions report business loans by collateral types. The total-loans figure in row 15 includes business loans from row 16.						
3. Includes year-to-date net income.						
4. Item in row 31 is only reported by state-chartered credit unions.						
5. All dollar amounts for income and expenses are year-to-date, while corresponding percentage changes and performance ratios in rows 54-58 are annualized. The annualization factors are as follows: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)						