

**PACA Facts Data**  
**December 31, 2011**  
**Federally Insured Credit Unions**

(Dollar Amounts in Millions)

	December 2009	December 2010	September 2011	December 2011	Annualized % Change Dec 10 to Dec 11	% Change Sep 11 to Dec 11
Number of Credit Unions Reporting	7,554	7,339	7,179	7,094	(3.34)	(1.18)
Number of Members	89,885,837	90,491,313	91,437,528	91,835,863	1.49	0.44
<b>Total Assets</b>	<b>884,615</b>	<b>914,344</b>	<b>951,148</b>	<b>961,755</b>	<b>5.19</b>	<b>1.12</b>
<b>Loans Held for Sale</b>	<b>2,264</b>	<b>3,212</b>	<b>2,749</b>	<b>3,302</b>	<b>2.81</b>	<b>20.11</b>
Unsecured Credit Card Loans	34,866	35,945	35,841	37,383	4.00	4.30
All Other Unsecured Loans	25,541	25,469	25,067	25,584	0.45	2.07
Short-Term Small Loans	N/A	13	13	19	39.41	40.28
Non-Federally Guaranteed Student Loans	N/A	N/A	1,341	1,476	N/A	10.06
New Auto Loans	75,233	62,872	58,524	58,288	(7.29)	(0.40)
Used Auto Loans	98,174	101,541	105,680	106,729	5.11	0.99
1st Mortgage Real Estate Loans	217,213	223,279	229,129	232,420	4.09	1.44
Other Real Estate Loans	92,336	86,365	82,160	80,510	(6.78)	(2.01)
Leases Receivable	601	452	441	440	(2.68)	(0.15)
Other Loans	28,481	28,772	28,805	28,635	(0.48)	(0.59)
<b>Total Loans</b>	<b>572,445</b>	<b>564,708</b>	<b>567,000</b>	<b>571,485</b>	<b>1.20</b>	<b>0.79</b>
<b>Total Cash and Equivalents</b>	<b>67,566</b>	<b>74,429</b>	<b>91,484</b>	<b>95,061</b>	<b>27.72</b>	<b>3.91</b>
<b>Total Investments</b>	<b>210,752</b>	<b>238,919</b>	<b>255,820</b>	<b>257,011</b>	<b>7.57</b>	<b>0.47</b>
<b>Total Cash, Equivalents, and Investments</b>	<b>278,318</b>	<b>313,348</b>	<b>347,304</b>	<b>352,073</b>	<b>12.36</b>	<b>1.37</b>
<b>Total Liabilities</b>	<b>45,294</b>	<b>36,854</b>	<b>34,785</b>	<b>36,187</b>	<b>(1.81)</b>	<b>4.03</b>
Share Drafts	85,302	89,875	99,416	100,837	12.20	1.43
Regular Shares	199,909	220,522	241,121	244,679	10.95	1.48
Money Market Shares	158,315	175,767	185,134	189,134	7.61	2.16
Share Certificates	225,559	213,417	204,712	204,103	(4.36)	(0.30)
IRA/KEOGH Accounts	73,393	76,405	77,487	77,625	1.60	0.18
All Other Shares	7,707	7,996	9,122	8,837	10.52	(3.12)
Non-member Deposits	2,486	2,421	2,212	2,194	(9.38)	(0.82)
<b>Total Savings</b>	<b>752,671</b>	<b>786,404</b>	<b>819,204</b>	<b>827,409</b>	<b>5.21</b>	<b>1.00</b>
Undivided Earnings*	59,542	62,737	66,170	67,506	7.60	2.02
Regular Reserves	18,894	19,122	19,101	19,196	0.39	0.50
Approp For Non-Conform Invest (SCU Only)	25	30	27	26	(12.53)	(4.67)
Other Reserves	8,835	9,538	10,307	10,538	10.49	2.24
Equity Acquired in Merger	167	372	785	856	130.07	9.09
Miscellaneous Equity	12	18	19	21	13.40	8.89
Unrealized Gains/Losses on Available for Sale Securities	543	624	2,093	1,836	194.27	(12.26)
Accumulated Unrealized Losses for OTTI (due to other factors) on HTM Debt Securities	(43)	(27)	(26)	(25)	10.28	4.06
Unrealized Gains/Losses on CF Hedges	(26)	(28)	(47)	(45)	(58.51)	3.25
Other Comprehensive Income	(1,299)	(1,298)	(1,271)	(1,749)	(34.73)	(37.60)
<b>Total Equity</b>	<b>86,649</b>	<b>91,086</b>	<b>97,158</b>	<b>98,160</b>	<b>7.77</b>	<b>1.03</b>
Subordinated Debt Included in Net Worth**	79	156	168	247	N/A	N/A
Adjusted Retained Earnings Obtained through Business Combinations	185	421	812	882	109.32	8.65
<b>Net Worth</b>	<b>87,560</b>	<b>92,003</b>	<b>96,585</b>	<b>98,395</b>	<b>6.95</b>	<b>1.87</b>
<b>Total Interest Income***</b>	<b>42,005</b>	<b>40,091</b>	<b>28,663</b>	<b>37,945</b>	<b>(5.35)</b>	<b>(0.71)</b>
<b>Fee Income***</b>	<b>7,029</b>	<b>7,035</b>	<b>5,138</b>	<b>6,939</b>	<b>(1.37)</b>	<b>1.29</b>
<b>Other Operating Income***</b>	<b>4,471</b>	<b>4,930</b>	<b>3,780</b>	<b>5,210</b>	<b>5.67</b>	<b>3.38</b>
<b>Gross Income***</b>	<b>53,505</b>	<b>52,056</b>	<b>37,580</b>	<b>50,093</b>	<b>(3.77)</b>	<b>(0.03)</b>
<b>Interest Expense***</b>	<b>14,790</b>	<b>10,886</b>	<b>6,591</b>	<b>8,689</b>	<b>(20.18)</b>	<b>(1.13)</b>
<b>Operating Expenses***</b>	<b>30,078</b>	<b>29,592</b>	<b>23,047</b>	<b>30,505</b>	<b>3.09</b>	<b>(0.73)</b>
<b>Provision for Loan &amp; Lease Losses***</b>	<b>9,556</b>	<b>7,038</b>	<b>3,511</b>	<b>4,619</b>	<b>(34.37)</b>	<b>(1.33)</b>
<b>NCUSIF Stabilization Income***</b>	<b>3,405</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>(100.00)</b>	<b>N/A</b>
<b>Other Income (Expense)***</b>	<b>(996)</b>	<b>(3)</b>	<b>179</b>	<b>127</b>	<b>4,051.50</b>	<b>(46.62)</b>
<b>Net Income***</b>	<b>1,488</b>	<b>4,538</b>	<b>4,610</b>	<b>6,408</b>	<b>41.20</b>	<b>4.26</b>
<b>Key Ratios</b>	<b>December 2009</b>	<b>December 2010</b>	<b>September 2011</b>	<b>December 2011</b>		
Net Worth Ratio	9.89	10.06	10.15	10.23		
Delinquency Ratio	1.84	1.76	1.59	1.60		
Net Charge-Off Ratio****	1.21	1.13	0.91	0.91		
Gross Income / Average Assets****	6.31	5.79	5.37	5.34		
Net Operating Expenses / Average Assets****	2.72	2.51	2.56	2.51		
Cost of Funds / Average Assets****	1.74	1.21	0.94	0.93		
Return on Average Assets****	0.18	0.50	0.66	0.68		
Fixed Assets & FRAs/ Total Assets	2.57	2.59	2.51	2.61		
Loans / Shares Ratio	76.06	71.81	69.21	69.07		

\*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 September.