

PACA Facts Data
March 31, 2011
Federally Insured Credit Unions

(Dollar Amounts in Millions)

	December 2009	March 2010	December 2010	March 2011	Annualized % Change Dec 09 to Mar 10	Annualized % Change Dec 10 to Mar 11	% Change Mar 10 to Mar 11
Number of Credit Unions Reporting	7,554	7,498	7,339	7,292	(2.97)	(2.56)	(2.75)
Number of Members	89,915,817	90,240,845	90,523,776	90,966,376	1.45	1.96	0.80
Total Assets	884,604	897,573	914,426	939,284	5.86	10.87	4.65
Loans Held for Sale	2,264	1,245	3,212	1,241	(180.13)	(245.45)	(0.30)
Unsecured Credit Card Loans	34,868	33,870	35,956	34,516	(11.44)	(16.03)	1.90
All Other Unsecured Loans	25,543	24,847	25,473	24,246	(10.90)	(19.28)	(2.42)
Short-Term Small Loans	N/A	N/A	14	9	N/A	(141.68)	N/A
Non-Federally Guaranteed Student Loans	N/A	N/A	N/A	1,025	N/A	N/A	N/A
New Auto Loans	75,253	70,979	62,890	60,693	(22.72)	(13.97)	(14.49)
Used Auto Loans	98,151	97,840	101,525	101,340	(1.27)	(0.73)	3.58
1st Mortgage Real Estate Loans	217,215	218,019	223,093	225,232	1.48	3.83	3.31
Other Real Estate Loans	92,358	90,742	86,549	84,325	(7.00)	(10.28)	(7.07)
Leases Receivable	601	526	452	457	(50.09)	4.02	(13.09)
Other Loans	28,531	28,876	28,885	28,118	4.84	(10.62)	(2.63)
Total Loans	572,519	565,700	564,838	559,960	(4.76)	(3.45)	(1.01)
Total Cash and Equivalents	67,569	78,867	74,459	88,913	66.88	77.65	12.74
Total Investments	210,750	218,793	238,903	253,759	15.26	24.87	15.98
Total Cash, Equivalents, and Investments	278,319	297,660	313,363	342,672	27.80	37.41	15.12
Total Liabilities	45,294	36,401	36,854	34,944	(78.54)	(20.73)	(4.00)
Share Drafts	85,302	86,073	89,943	96,316	3.61	28.34	11.90
Regular Shares	199,909	213,611	220,510	236,576	27.42	29.14	10.75
Money Market Shares	158,316	167,272	175,751	181,982	22.63	14.18	8.79
Share Certificates	225,557	221,096	213,426	209,494	(7.91)	(7.37)	(5.25)
IRA/KEOGH Accounts	73,390	74,498	76,402	76,690	6.04	1.51	2.94
All Other Shares	7,707	8,363	8,002	8,377	34.05	18.73	0.16
Non-member Deposits	2,486	2,337	2,412	2,247	(23.84)	(27.41)	(3.89)
Total Savings	752,667	773,250	786,446	811,681	10.94	12.84	4.97
Undivided Earnings	59,532	60,066	62,746	63,575	3.58	5.28	5.84
Regular Reserves	18,894	18,987	19,129	19,035	1.96	(1.97)	0.25
Approp For Non-Conform Invest (SCU Only)	25	22	30	27	(48.46)	(32.41)	23.26
Other Reserves	8,834	8,959	9,539	9,753	5.66	8.98	8.86
Equity Acquired in Merger	167	200	391	760	78.80	377.07	279.61
Miscellaneous Equity	14	14	20	23	10.27	62.62	59.65
Unrealized Gains/Losses on Available for Sale Securities	543	750	623	408	152.62	(138.20)	(45.58)
Accumulated Unrealized Losses for OTTI (due to their factors) on HTM Debt Securities	(43)	(38)	(27)	(24)	49.85	47.34	36.07
Unrealized Gains/Losses on CF Hedges	(26)	(25)	(28)	(26)	8.06	20.49	(4.53)
Other Comprehensive Income	(1,299)	(1,242)	(1,297)	(1,294)	17.59	1.14	(4.20)
Net Income	0	228	0	422	N/A	N/A	85.22
Total Equity	86,643	87,921	91,125	92,659	5.90	6.73	5.39
Uninsured Secondary Capital	79	88	156	156	46.31	(0.32)	76.64
Adjusted Retained Earnings Obtained through Business Combinations	185	208	421	678	47.87	244.04	226.23
Net Worth	87,551	88,558	92,020	93,645	4.60	7.06	5.75
Total Interest Income	42,010	10,177	40,089	9,588	(3.10)	(4.33)	(5.79)
Fee Income	7,028	1,646	7,047	1,627	(6.30)	(7.63)	(1.16)
Other Operating Income	4,471	1,066	4,906	1,213	(4.67)	(1.13)	13.81
Gross Income	53,509	12,889	52,041	12,428	(3.65)	(4.48)	(3.58)
Interest Expense	14,791	2,968	10,889	2,274	(19.72)	(16.45)	(23.39)
Operating Expenses	30,085	6,979	29,604	7,265	(7.20)	(1.84)	4.09
Provision for Loan & Lease Losses	9,563	1,861	7,020	1,218	(22.17)	(30.60)	(34.54)
NCUSIF Stabilization Income	3,403	0	1	0	(99.99)	(100.00)	(100.00)
Other Income (Expense)	(990)	(34)	23	33	86.39	465.25	197.62
Net Income	1,484	1,047	4,553	1,704	182.25	49.71	62.75
Key Ratios	December 2009	March 2010	December 2010	March 2011			
Net Worth Ratio	9.89	9.86	10.06	9.96			
Delinquency Ratio	1.84	1.76	1.75	1.62			
Net Charge-Off Ratio*	1.21	1.18	1.13	1.00			
Gross Income / Average Assets*	6.31	5.79	5.79	5.36			
Net Operating Expenses / Average Assets*	2.72	2.39	2.51	2.43			
Cost of Funds / Average Assets*	1.74	1.33	1.21	0.98			
Return on Average Assets*	0.18	0.47	0.51	0.74			
Fixed Assets & FRAs / Total Assets	2.57	2.56	2.59	2.52			
Loan / Share Ratio	76.07	73.16	71.82	68.99			

* Data annualized for March.