

**PACA Facts Data
December 31, 2008
Federally Insured Credit Unions**

(Dollar Amounts in Millions)

	December 2006	December 2007	December 2008	% Change Dec. 06 to Dec. 07	% Change Dec. 07 to Dec. 08
Number of Credit Unions Reporting	8,362	8,101	7,806	(3.12)	(3.64)
Number of Members	85,744,954	86,824,354	88,566,019	1.26	2.01
Total Assets	711,150	754,990	813,443	6.16	7.74
Loans Held for Sale	969	945	1,058	(2.52)	12.01
Unsecured Credit Card Loans	26,566	30,118	32,715	13.37	8.62
All Other Unsecured Loans	22,623	24,485	25,281	8.23	3.25
New Auto Loans	88,534	86,895	81,536	(1.85)	(6.17)
Used Auto Loans	87,575	89,106	94,295	1.75	5.82
1st Mortgage Real Estate Loans	161,016	181,610	207,919	12.79	14.49
Other Real Estate Loans	84,358	91,309	96,557	8.24	5.75
Leases Receivable	1,159	877	742	(24.34)	(15.31)
Other Loans	23,722	24,156	26,946	1.83	11.55
Total Loans	495,552	528,555	565,990	6.66	7.08
Total Cash and Equivalents	51,759	52,483	48,505	1.40	(7.58)
Total Investments	134,501	142,450	166,276	5.91	16.73
Total Cash and Equivalents and Investments	186,260	194,934	214,781	4.66	10.18
Total Liabilities	28,716	36,893	44,659	28.48	21.05
Share Drafts	70,298	70,950	73,648	0.93	3.80
Regular Shares	181,123	169,043	178,687	(6.67)	5.71
Money Market Shares	100,459	111,159	128,497	10.65	15.60
Share Certificates	188,891	216,116	226,221	14.41	4.68
IRA/KEOGH Accounts	52,037	56,911	64,690	9.37	13.67
All Other Shares	5,545	5,718	6,779	3.12	18.56
Non-member Deposits	2,837	2,495	2,607	(12.05)	4.50
Total Savings	601,190	632,391	681,130	5.19	7.71
Undivided Earnings	55,940	59,406	61,292	6.20	3.18
Regular Reserves	17,963	18,217	18,843	1.41	3.44
Approp For Non-Conform Invest	51	76	80	48.07	4.77
Other Reserves	7,916	8,416	8,703	6.31	3.41
Miscellaneous Equity	23	13	13	(45.22)	(1.69)
Unrealized Gains/Losses on Available for Sale Securities	(608)	106	(45)	117.42	(142.89)
Unrealized Gains/Losses on CF Hedges	7	(5)	(38)	(173.09)	(655.63)
Other Comprehensive Income	(49)	(522)	(1,192)	(973.42)	(128.59)
Net Income	0	0	0		
Total Equity	81,244	85,706	87,654	5.49	2.27
Uninsured Secondary Capital	28	31	32	12.73	3.74
Total Net Worth	81,898	86,145	88,950	5.19	3.26
Total Interest Income	38,226	43,204	43,946	13.02	1.72
Fee Income	5,903	6,379	6,819	8.06	6.90
Other Operating Income	2,971	3,426	3,735	15.31	9.01
Gross Income	47,100	53,009	54,500	12.55	2.81
Interest Expense	16,305	20,466	19,104	25.52	(6.66)
Operating Expenses	23,080	24,803	26,426	7.46	6.54
Provision for Loan & Lease Losses	2,190	3,191	6,775	45.68	112.35
Other Non-Operating Inc (Expense)	147	101	247	(31.43)	144.44
Net Income	5,673	4,651	2,442	(18.01)	(47.50)
Key Ratios	December 2006	December 2007	December 2008		
Net Worth Ratio	11.51	11.41	10.93		
Delinquency Ratio	0.68	0.93	1.37		
Net Charge-Off Ratio	0.45	0.51	0.84		
Gross Income / Average Assets	6.78	7.23	6.95		
Net Operating Expenses / Average Assets	2.47	2.51	2.50		
Cost of Funds / Average Assets	2.35	2.79	2.44		
Return on Average Assets	0.82	0.63	0.31		
Fixed Assets & FRAs/ Total Assets	2.26	2.37	2.64		
Loan / Share Ratio	82.43	83.58	83.10		