

PACA Facts Data
March 31, 2010
Federally Insured Credit Unions

(Dollar Amounts in Millions)

| | December 2008 | March 2009 | December 2009 | March 2010 | Annualized % Change Dec 08 to Mar 09 | Annualized % Change Dec 09 to Mar 10 | % Change Mar 09 to Mar 10 |
|--|--------------------------|-----------------------|--------------------------|-----------------------|--|--|---------------------------------|
| Number of Credit Unions Reporting | 7,806 | 7,749 | 7,554 | 7,498 | (2.92) | (2.97) | (3.24) |
| Number of Members | 88,587,591 | 89,237,029 | 89,935,936 | 90,238,925 | 2.93 | 1.35 | 1.12 |
| Total Assets | 811,091 | 856,258 | 884,655 | 897,622 | 22.27 | 5.86 | 4.83 |
| Loans Held for Sale | 165,647 | 2,671 | 210,743 | 1,245 | (393.55) | (397.64) | (53.40) |
| Unsecured Credit Card Loans | 32,716 | 31,501 | 34,865 | 33,871 | (14.86) | (11.41) | 7.52 |
| All Other Unsecured Loans | 25,348 | 24,517 | 25,545 | 24,851 | (13.10) | (10.88) | 1.36 |
| New Auto Loans | 81,526 | 80,184 | 75,256 | 70,992 | (6.59) | (22.67) | (11.46) |
| Used Auto Loans | 94,280 | 95,045 | 98,138 | 97,839 | 3.25 | (1.22) | 2.94 |
| 1st Mortgage Real Estate Loans | 207,962 | 210,983 | 217,161 | 217,973 | 5.81 | 1.50 | 3.31 |
| Other Real Estate Loans | 96,549 | 94,920 | 92,442 | 90,799 | (6.75) | (7.11) | (4.34) |
| Leases Receivable | 743 | 690 | 602 | 570 | (28.67) | (21.00) | (17.36) |
| Other Loans | 26,871 | 27,339 | 28,499 | 28,802 | 6.98 | 4.26 | 5.35 |
| Total Loans | 565,995 | 565,180 | 572,507 | 565,696 | (0.58) | (4.76) | 0.09 |
| Total Cash and Equivalents | 48,513 | 70,259 | 67,596 | 78,881 | 179.30 | 66.77 | 12.27 |
| Total Investments | 165,647 | 189,780 | 210,743 | 218,795 | 58.28 | 15.28 | 15.29 |
| Total Cash, Equivalents, and Investments | 214,161 | 260,039 | 278,339 | 297,675 | 85.69 | 27.79 | 14.47 |
| Total Liabilities | 45,273 | 50,441 | 45,308 | 36,400 | 45.66 | (78.64) | (27.84) |
| Share Drafts | 73,631 | 78,497 | 85,228 | 86,334 | 26.43 | 5.19 | 9.98 |
| Regular Shares | 178,707 | 192,853 | 199,787 | 213,142 | 31.66 | 26.74 | 10.52 |
| Money Market Shares | 128,498 | 138,993 | 158,509 | 167,472 | 32.67 | 22.62 | 20.49 |
| Share Certificates | 226,229 | 235,188 | 225,773 | 221,311 | 15.84 | (7.91) | (5.90) |
| IRA/KEOGH Accounts | 64,683 | 68,843 | 73,388 | 74,496 | 25.72 | 6.04 | 8.21 |
| All Other Shares | 6,767 | 7,417 | 7,712 | 8,374 | 38.44 | 34.34 | 12.90 |
| Non-member Deposits | 2,612 | 2,680 | 2,270 | 2,121 | 10.39 | (26.34) | (20.87) |
| Total Savings | 681,127 | 724,472 | 752,667 | 773,249 | 25.45 | 10.94 | 6.73 |
| Undivided Earnings | 58,712 | 56,870 | 59,580 | 60,120 | (12.55) | 3.63 | 5.71 |
| Regular Reserves | 18,765 | 18,729 | 18,912 | 18,994 | (0.75) | 1.75 | 1.42 |
| Approp For Non-Conform Invest | 78 | 82 | 25 | 22 | 19.39 | (48.46) | (72.76) |
| Other Reserves | 8,516 | 8,362 | 8,849 | 8,986 | (7.23) | 6.19 | 7.47 |
| Equity Acquired in Merger | N/A | 30 | 156 | 176 | | 49.70 | 494.32 |
| Miscellaneous Equity | 11 | 12 | 15 | 16 | 5.36 | 35.32 | 41.13 |
| Unrealized Gains/Losses on Available for Sale Securities | (5) | 131 | 538 | 747 | 11,352.58 | 155.25 | 471.79 |
| Accumulated Unrealized Losses for OTTI (due to their factors) on HTM Debt Securities | N/A | N/A | (42) | (37) | | 51.10 | |
| Unrealized Gains/Losses on CF Hedges | (27) | (26) | (26) | (29) | 8.71 | (38.91) | (8.47) |
| Other Comprehensive Income | (1,359) | (1,522) | (1,327) | (1,253) | (48.01) | 22.31 | 17.71 |
| Net Income | 0 | (1,321) | 0 | 229 | N/A | N/A | 117.32 |
| Total Equity | 84,691 | 81,345 | 86,680 | 87,972 | (15.80) | 5.96 | 8.15 |
| Adjusted Retained Earnings Obtained through Business Combinations | N/A | 25 | 179 | 209 | N/A | 66.75 | N/A |
| Uninsured Secondary Capital | 32 | 32 | 79 | 88 | (0.51) | 46.35 | 172.44 |
| Net Worth | 86,103 | 82,778 | 87,624 | 88,648 | (15.44) | 4.68 | 7.09 |
| Gross Income | 54,471 | 13,233 | 53,508 | 12,884 | (2.83) | (3.68) | (2.63) |
| Interest Expense | 19,102 | 4,100 | 14,789 | 2,968 | (14.14) | (19.72) | (27.61) |
| Operating Expenses | 28,156 | 6,727 | 27,004 | 6,917 | (4.43) | 2.46 | 2.82 |
| Provision for Loan & Lease Losses | 7,031 | 2,103 | 9,505 | 1,854 | 19.63 | (22.00) | (11.85) |
| NCUSIF Stabilization Income | 0 | | 3,376 | 1 | | (99.90) | |
| Other Income (Expense) | (558) | (311) | (974) | (32) | (123.00) | 86.93 | 89.77 |
| NCUSIF Stabilization Expense | | 3,387 | 3,057 | 55 | N/A | N/A | N/A |
| Net Income | (376) | (3,395) | 1,555 | 1,059 | (3,513.25) | 172.29 | 131.18 |
| Key Ratios | December 2008 | March 2009 | December 2009 | March 2010 | | | |
| Net Worth Ratio | 10.61 | 10.03 | 9.9 | 9.87 | | | |
| Delinquency Ratio | 1.38 | 1.46 | 1.83 | 1.76 | | | |
| Net Charge-Off Ratio* | 0.85 | 1.10 | 1.21 | 1.19 | | | |
| Gross Income / Average Assets* | 6.96 | 6.35 | 6.31 | 5.78 | | | |
| Net Operating Expenses / Average Assets* | 2.73 | 4.07 | 2.71 | 2.39 | | | |
| Cost of Funds / Average Assets* | 2.44 | 1.97 | 1.74 | 1.33 | | | |
| Return on Average Assets* | -0.05 | -1.63 | 0.18 | 0.47 | | | |
| Fixed Assets & FRAs/ Total Assets | 2.65 | 2.56 | 2.57 | 2.56 | | | |
| Loan / Share Ratio | 69.78 | 78.01 | 76.06 | 73.16 | | | |

* Data annualized for March.