

PACA Facts Data
September 2012
Federally Insured Credit Unions

(Dollar Amounts in Millions)

	December 2010	December 2011	June 2012	September 2012	Annualized % Change Dec 11 to Sep 12	% Change Jun 12 to Sep 12
Number of Credit Unions Reporting	7,339	7,094	6,961	6,888	(3.87)	(1.05)
Number of Members	90,485,594	91,829,582	93,141,554	93,884,401	2.98	0.80
Total Assets	914,341	961,698	1,007,655	1,012,915	7.10	0.52
Loans Held for Sale	3,212	3,304	3,689	4,356	42.43	18.09
Unsecured Credit Card Loans	35,945	37,382	36,919	37,830	1.59	2.47
All Other Unsecured Loans	25,469	25,554	25,327	26,130	3.00	3.17
Short-Term Small Loans	13	18	16	17	(8.70)	5.18
Non-Federally Guaranteed Student Loans	N/A	1,485	1,691	1,908	37.93	12.83
New Auto Loans	62,872	58,268	59,972	61,946	8.41	3.29
Used Auto Loans	101,541	106,759	111,013	113,985	9.02	2.68
1st Mortgage Real Estate Loans	223,279	233,064	240,397	243,425	5.93	1.26
Other Real Estate Loans	86,365	79,956	76,457	75,405	(7.59)	(1.38)
Leases Receivable	452	436	443	506	21.49	14.27
Other Loans	28,771	28,559	29,510	29,967	6.58	1.55
Total Loans	564,708	571,482	581,745	591,118	4.58	1.61
Total Business Loans (Net Member Business Loan Balance)¹	37,181	39,143	40,182	40,781	5.58	1.49
Total Cash and Equivalents	74,429	95,189	103,848	95,720	0.74	(7.83)
Total Investments	238,918	256,886	282,664	282,933	13.52	0.10
Total Cash, Equivalents, and Investments	313,347	352,075	386,512	378,653	10.07	(2.03)
Total Liabilities	36,871	36,325	36,503	38,336	7.38	5.02
Share Drafts	89,875	100,644	109,948	109,673	11.96	(0.25)
Regular Shares	220,522	244,969	269,031	270,058	13.66	0.38
Money Market Shares	175,767	189,137	198,070	199,821	7.53	0.88
Share Certificates	213,415	204,091	201,501	199,506	(3.00)	(0.99)
IRA/KEOGH Accounts	76,405	77,643	79,025	79,473	3.14	0.57
All Other Shares	7,996	8,712	9,030	8,988	4.23	(0.47)
Non-member Deposits	2,424	2,213	2,198	2,213	0.00	0.67
Total Savings	786,404	827,409	868,804	869,733	6.82	0.11
Undivided Earnings ²	62,719	67,374	70,788	72,527	10.20	2.46
Regular Reserves	19,122	19,184	19,175	19,179	(0.03)	0.03
Approp For Non-Conform Invest (SCU Only)	30	26	27	26	0.75	(2.81)
Other Reserves	9,537	10,533	11,212	11,482	12.02	2.42
Equity Acquired in Merger	375	858	931	1,004	22.67	7.81
Miscellaneous Equity	18	20	18	14	(38.73)	(18.25)
Unrealized Gains/Losses on Available for Sale Securities	624	1,842	2,183	2,615	55.90	19.78
Accumulated Unrealized Losses for OTTI (due to other factors) on HTM Debt Securities	(27)	(25)	(29)	(43)	(99.99)	(47.81)
Unrealized Gains/Losses on CF Hedges	(28)	(46)	(52)	(55)	(25.65)	(5.36)
Other Comprehensive Income	(1,304)	(1,804)	(1,903)	(1,904)	(7.36)	(0.02)
Total Equity	91,066	97,963	102,348	104,847	9.37	2.44
Subordinated Debt Included in Net Worth ³	156	247	247	243	(2.17)	(1.46)
Adjusted Retained Earnings Obtained through Business Combinations	424	890	970	1,042	22.75	7.41
Net Worth	91,988	98,254	102,417	104,500	8.48	2.03
Total Interest Income⁴	40,090	37,940	18,298	27,338	(3.93)	(0.40)
Fee Income ⁴	7,024	6,946	3,533	5,416	3.97	2.21
Other Operating Income ⁴	4,942	5,212	3,087	4,840	23.80	4.51
Gross Income⁴	52,055	50,099	24,918	37,594	0.05	0.58
Interest Expense ⁴	10,886	8,688	3,741	5,486	(15.81)	(2.23)
Operating Expenses ⁴	29,592	30,584	15,308	23,422	2.11	2.00
Provision for Loan & Lease Losses ⁴	7,038	4,674	1,825	2,615	(25.41)	(4.50)
NCUSIF Stabilization Income ⁴	1	0	0	0	N/A	N/A
Other Income (Expense) ⁴	(2)	123	173	280	203.08	7.57
Net Income⁴	4,538	6,276	4,217	6,351	34.93	0.40
Key Ratios	December 2010	December 2011	June 2012	September 2012		
Net Worth Ratio	10.06	10.21	10.16	10.31		
Delinquency Ratio	1.76	1.60	1.20	1.17		
Net Charge-Off Ratio ⁵	1.13	0.91	0.75	0.73		
Gross Income / Average Assets ⁵	5.79	5.34	5.06	5.08		
Net Operating Expenses / Average Assets ⁵	2.51	2.52	2.39	2.43		
Cost of Funds / Average Assets ⁵	1.21	0.93	0.76	0.74		
Return on Average Assets ⁵	0.50	0.67	0.86	0.86		
Fixed Assets & FRAs/ Total Assets	2.59	2.51	2.40	2.40		
Loans / Shares Ratio	71.81	69.07	66.96	67.97		

¹Business loans are reported on a credit union's Call Report by collateral type. Outstanding balances are included in the loans by collateral shown above.

²Includes year-to-date Net Income.

³The 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.

⁴All Income and Expense amounts are year-to-date, while the related % change ratios are annualized.

⁵Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)