



NATIONAL CREDIT UNION ADMINISTRATION
CREDIT UNION DATA SUMMARY 2016 Q3

Summary of Federally Insured Credit Union Call Report Data: 2016 Q3

Date	End of year quarters						Same quarter as current, previous years					Most recent four quarters				Most Recent	
	Units	2010.4	2011.4	2012.4	2013.4	2014.4	2011.3	2012.3	2013.3	2014.3	2015.3	2015.4	2016.1	2016.2	2016.3	4 Quarter % change	4 Quarter change
Summary Credit Union Data																	
Federally insured credit unions																	
Federally insured credit unions	Number	7,339	7,094	6,819	6,554	6,273	7,179	6,888	6,620	6,350	6,090	6,021	5,954	5,887	5,844	-4.0	-246
Federal credit unions	Number	4,589	4,447	4,272	4,105	3,927	4,498	4,322	4,150	3,981	3,814	3,764	3,721	3,679	3,648	-4.4	-166
Federally insured, state-chartered credit unions	Number	2,750	2,647	2,547	2,449	2,346	2,681	2,566	2,470	2,369	2,276	2,257	2,233	2,208	2,196	-3.5	-80
Credit unions with low-income designation	Number	1,111	1,119	1,895	1,989	2,113	1,121	1,805	1,965	2,098	2,285	2,297	2,348	2,426	2,459	7.6	174
Number of members	Millions	90.5	91.8	93.9	96.3	99.2	91.4	93.8	96.0	98.7	102.1	102.7	103.7	104.8	106.2	4.0	4.1
Number of deposits	Millions	168.3	170.4	175.4	180.8	186.4	169.7	175.0	180.3	185.2	192.7	193.5	195.8	197.7	200.5	4.1	7.9
Number of loans outstanding	Millions	45.3	45.8	47.6	50.4	54.0	45.2	46.7	49.4	52.9	56.9	57.4	57.9	59.1	60.0	5.5	3.1
Total assets	\$ Billions	914.3	961.7	1,021.8	1,062.0	1,122.1	951.1	1,012.9	1,056.6	1,107.8	1,180.4	1,204.3	1,240.6	1,254.6	1,277.3	8.2	97
Total assets, four quarter growth	Percent	3.4	5.2	6.2	3.9	5.7	4.8	6.5	4.3	4.8	6.6	7.3	7.1	7.4	8.2		1.7
Total loans	\$ Billions	564.7	571.5	597.5	645.1	712.3	567.0	591.1	631.5	695.2	769.4	787.0	799.5	823.4	847.1	10.1	78
Total loans, four quarter growth	Percent	-1.4	1.2	4.6	8.0	10.4	0.0	4.3	6.8	10.1	10.7	10.5	10.7	10.5	10.1		-0.6
Average outstanding loan balance	\$	12,463	12,483	12,565	12,795	13,203	12,536	12,658	12,794	13,138	13,532	13,708	13,817	13,937	14,127	4.4	595
Total deposits	\$ Billions	786.4	827.4	877.9	910.1	950.8	819.2	869.7	905.9	939.1	992.5	1,016.0	1,050.9	1,058.9	1,077.8	8.6	85
Total deposits, four quarter growth	Percent	4.5	5.2	6.1	3.7	4.5	5.0	6.2	4.2	3.7	5.7	6.9	6.8	7.3	8.6		2.9
Insured shares and deposits	\$ Billions	756.0	793.7	838.2	865.2	901.6	786.6	832.0	862.3	891.6	938.6	960.0	991.7	998.6	1,014.5	8.1	76
Insured shares and deposits, four quarter growth	Percent	4.3	5.0	5.6	3.2	4.2	4.9	5.8	3.6	3.4	5.3	6.5	6.3	6.8	8.1		2.8
Key Ratios																	
Net worth ratio	Percent	10.06	10.21	10.43	10.77	10.96	10.15	10.31	10.65	10.93	10.99	10.92	10.78	10.85	10.85		-0.14
Return on average assets	Percent	0.50	0.67	0.85	0.78	0.80	0.66	0.86	0.80	0.83	0.80	0.75	0.75	0.77	0.78		-0.02
Loan to share ratio	Percent	71.8	69.1	68.1	70.9	74.9	69.2	68.0	69.7	74.0	77.5	77.5	76.1	77.8	78.6		1.06
Net long-term assets, percent of assets	Percent	33.0	32.4	32.9	35.9	33.6	33.2	33.0	35.8	35.0	32.4	32.7	31.7	32.2	32.0		-0.40
Median credit union average cost of funds	Percent	0.88	0.60	0.44	0.34	0.29	0.62	0.44	0.33	0.28	0.26	0.27	0.25	0.26	0.26		0.00
Median credit union average yield on loans	Percent	6.76	6.52	6.22	5.84	5.55	6.54	6.24	5.84	5.56	5.39	5.40	5.32	5.29	5.30		-0.09
Median credit union net interest margin	Percent	3.49	3.37	3.17	3.01	2.99	3.38	3.18	2.99	2.98	2.98	2.97	2.97	2.97	2.99		0.01
Median credit union return on average assets	Percent	0.10	0.22	0.31	0.25	0.32	0.21	0.34	0.27	0.34	0.36	0.33	0.33	0.35	0.37		0.02
Lending (Year-to-Date, Annual Rate)																	
Loans granted	\$ Billions	248.7	259.5	326.3	345.7	350.9	248.8	323.3	355.6	346.5	410.1	406.7	396.5	432.3	453.2	10.5	43
Real estate loans	\$ Billions	103.9	98.9	140.8	139.7	116.0	88.7	135.7	148.7	111.9	152.0	150.5	129.5	151.8	164.5	8.2	13
Real estate, fixed rate, first mortgage	\$ Billions	70.8	67.4	107.2	99.4	68.5	56.9	102.5	109.2	65.2	100.4	98.3	82.6	99.0	109.6	9.2	9
Member business loans	\$ Billions	12.1	13.2	15.9	18.6	18.0	11.4	14.8	18.1	17.4	19.3	20.1	20.3	21.9	22.2	15.4	3
Payday alternative loans	\$ Millions	40.9	56.1	72.6	90.2	114.6	52.4	77.2	84.7	110.9	118.2	123.0	105.9	119.9	129.5	9.5	11
Delinquent loans	\$ Billions	9.9	9.1	6.9	6.5	6.1	9.0	6.9	6.4	5.9	6.0	6.4	5.7	6.2	6.5	9.2	0.55
Total delinquency rate	Percent	1.76	1.60	1.16	1.01	0.85	1.59	1.18	1.02	0.85	0.78	0.81	0.71	0.75	0.77		-0.01
Fixed real estate delinquency rate	Percent	1.89	1.76	1.21	1.00	0.77	1.77	1.23	1.04	0.81	0.65	0.64	0.49	0.55	0.53		-0.12
Credit card delinquency rate	Percent	1.54	1.15	0.97	0.93	0.94	1.18	0.95	0.90	0.89	0.97	1.01	0.95	0.93	1.04		0.08
Member business loan delinquency rate	Percent	4.06	3.81	2.17	1.54	0.86	3.83	2.57	1.89	1.13	1.11	1.09	1.41	1.50	1.52		0.42
Net charge-offs	\$ Billions	6.4	5.2	4.3	3.5	3.4	5.2	4.2	3.4	3.2	3.4	3.6	4.1	4.1	4.4	27.2	0.93
Net charge offs, percent of average loans	Percent	1.13	0.91	0.73	0.57	0.50	0.91	0.73	0.56	0.48	0.46	0.48	0.52	0.51	0.53		0.07
Asset Distribution																	
25% of credit unions are smaller than	\$ Millions	5.0	5.5	6.0	6.4	7.0	5.4	5.9	6.4	6.9	7.4	7.5	7.8	7.9	8.0	9.3	0.68
50% of credit unions are smaller than	\$ Millions	17.6	19.2	21.1	22.7	24.4	18.9	20.7	22.3	24.0	26.0	26.8	27.7	28.1	28.7	10.4	2.69
75% of credit unions are smaller than	\$ Millions	64.4	70.1	77.7	83.7	92.0	69.1	75.9	82.8	89.1	98.4	101.4	105.5	107.7	110.1	11.9	11.74
90% of credit unions are smaller than	\$ Millions	233.5	251.2	281.1	310.4	340.6	247.3	274.3	305.3	333.4	367.4	381.8	395.8	409.8	419.3	14.1	51.93

Summary of Federally Insured Credit Union Call Report Data: 2016 Q3

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	Units	2010.4	2011.4	2012.4	2013.4	2014.4	2011.3	2012.3	2013.3	2014.3	2015.3	2015.4	2016.1	2016.2	2016.3	4 Quarter % change	4 Quarter change
Income and Expenses (Year-to-date, Annual Rate)																	
Federally insured credit unions																	
Gross income	\$ Billions	52.1	50.2	50.8	50.0	51.7	50.3	50.5	49.9	51.1	54.6	55.0	57.3	58.3	59.3	8.6	4.69
Total interest income	\$ Billions	40.1	37.9	36.2	35.3	36.9	38.2	36.4	35.1	36.6	38.8	39.2	41.3	41.7	42.2	8.8	3.40
Gross interest income	\$ Billions	34.5	32.8	31.7	31.2	32.6	32.9	31.7	31.0	32.2	34.4	34.9	36.6	36.9	37.4	8.6	2.96
Less interest refunds	\$ Billions	0.0	0.0	0.0	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.1	0.0	0.0	0.0	-5.4	0.00
Investment income	\$ Billions	5.6	5.2	4.5	4.2	4.4	5.3	4.7	4.1	4.4	4.3	4.4	4.7	4.8	4.8	9.7	0.42
Trading income	\$ Billions	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	--	0.02
Total non-interest income	\$ Billions	12.0	12.3	14.6	14.7	14.7	12.1	14.1	14.7	14.5	15.8	15.8	16.0	16.6	17.1	8.2	1.29
Fee income	\$ Billions	7.0	6.9	7.4	7.4	7.2	6.8	7.2	7.5	7.3	7.4	7.5	7.3	7.5	7.8	4.8	0.35
Other operating income	\$ Billions	4.9	5.2	6.8	7.0	7.1	5.0	6.5	6.9	6.8	8.0	8.0	8.1	8.6	8.8	9.7	0.78
Other (including gains/losses)	\$ Billions	0.0	0.1	0.4	0.3	0.5	0.2	0.4	0.4	0.4	0.4	0.4	0.6	0.5	0.6	40.7	0.16
Total expenses (with provision for loan and lease losses)	\$ Billions	47.5	43.9	42.4	41.9	43.0	44.2	42.0	41.6	42.1	45.4	46.3	48.2	48.8	49.6	9.2	4.17
Non-interest expenses	\$ Billions	29.6	30.6	31.6	32.9	34.0	30.7	31.2	32.7	33.5	35.8	36.2	37.6	38.0	38.4	7.1	2.55
Labor expense	\$ Billions	14.0	14.5	15.5	16.3	17.1	14.3	15.3	16.1	16.8	18.1	18.4	19.3	19.4	19.5	7.6	1.38
Office expenses	\$ Billions	7.5	7.6	8.0	8.3	8.8	7.6	7.9	8.2	8.7	9.2	9.3	9.5	9.6	9.7	6.1	0.56
Loan servicing expenses	\$ Billions	1.8	2.0	2.2	2.4	2.5	1.9	2.2	2.3	2.4	2.7	2.6	2.6	2.7	2.7	1.2	0.03
Other non-interest expenses	\$ Billions	6.3	6.5	5.9	5.9	5.7	6.9	5.9	6.0	5.5	5.9	6.0	6.1	6.3	6.4	9.9	0.58
Total interest expense	\$ Billions	10.9	8.7	7.2	6.2	5.9	8.8	7.3	6.2	5.8	5.9	6.0	6.2	6.3	6.4	8.9	0.52
Interest on borrowed money	\$ Billions	1.0	0.9	0.8	0.7	0.8	0.9	0.8	0.7	0.7	0.8	0.8	0.9	0.9	0.9	13.8	0.11
Share dividends	\$ Billions	8.6	6.8	5.6	4.8	4.6	6.9	5.7	4.8	4.5	4.5	4.7	4.8	4.8	4.9	7.9	0.36
Interest on deposits	\$ Billions	1.2	0.9	0.8	0.6	0.6	1.0	0.8	0.6	0.6	0.6	0.6	0.6	0.6	0.6	9.9	0.05
Provision for loan and lease losses	\$ Billions	7.0	4.7	3.6	2.7	3.1	4.7	3.5	2.7	2.9	3.7	4.1	4.4	4.5	4.7	30.0	1.10
Net income	\$ Billions	4.5	6.3	8.5	8.1	8.7	6.1	8.5	8.3	9.0	9.2	8.7	9.2	9.5	9.7	5.7	0.52
Net income, percent of average assets	Percent	0.50	0.67	0.85	0.78	0.80	0.66	0.86	0.80	0.83	0.80	0.75	0.75	0.77	0.78		-0.02
Net interest margin	\$ Billions	29.2	29.2	29.0	29.1	31.0	29.4	29.1	29.0	30.9	32.9	33.2	35.1	35.4	35.8	8.8	2.88
Net interest margin, percent of average assets	Percent	3.25	3.12	2.92	2.80	2.84	3.15	2.95	2.79	2.84	2.86	2.85	2.87	2.88	2.88		
Average assets	\$ Billions	899.5	938.0	991.7	1,041.9	1,092.0	932.7	987.3	1,039.2	1,084.9	1,151.2	1,163.2	1,222.4	1,229.4	1,240.8	7.8	89.54

Summary of Federally Insured Credit Union Call Report Data: 2016 Q3

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	Units	2010.4	2011.4	2012.4	2013.4	2014.4	2011.3	2012.3	2013.3	2014.3	2015.3	2015.4	2016.1	2016.2	2016.3	4 Quarter % change	4 Quarter change
Income and Expenses (Year-to-date, Annual Rate, Percent of Average Assets)																	
Federally insured credit unions																	
Gross income	Percent	5.79	5.35	5.13	4.80	4.73	5.40	5.11	4.80	4.71	4.74	4.73	4.69	4.74	4.78		0.04
Total interest income	Percent	4.46	4.04	3.65	3.39	3.38	4.10	3.69	3.38	3.37	3.37	3.37	3.38	3.39	3.40		0.03
Gross interest income	Percent	3.84	3.49	3.20	2.99	2.98	3.53	3.21	2.98	2.97	2.99	3.00	2.99	3.00	3.01		0.02
Less interest refunds	Percent	0.00	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.00
Investment income	Percent	0.62	0.56	0.46	0.40	0.41	0.57	0.47	0.40	0.41	0.38	0.38	0.39	0.39	0.38		0.01
Trading income	Percent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.00
Total non-interest income	Percent	1.33	1.31	1.48	1.41	1.35	1.30	1.43	1.42	1.33	1.37	1.36	1.31	1.35	1.38		0.01
Fee income	Percent	0.78	0.74	0.74	0.71	0.66	0.73	0.73	0.72	0.67	0.64	0.65	0.59	0.61	0.62		-0.02
Other operating income	Percent	0.55	0.56	0.69	0.67	0.65	0.54	0.65	0.66	0.63	0.70	0.68	0.66	0.70	0.71		0.01
Other (including gains/losses)	Percent	0.00	0.01	0.04	0.03	0.04	0.03	0.04	0.04	0.04	0.03	0.03	0.05	0.04	0.04		0.01
Total expenses (with provision for loan and lease losses)	Percent	5.28	4.68	4.27	4.02	3.93	4.74	4.26	4.00	3.88	3.94	3.98	3.94	3.97	3.99		0.05
Non-interest expenses	Percent	3.29	3.26	3.18	3.16	3.11	3.29	3.16	3.15	3.09	3.11	3.12	3.07	3.09	3.10		-0.02
Labor expense	Percent	1.56	1.54	1.56	1.56	1.56	1.54	1.54	1.55	1.55	1.58	1.58	1.58	1.58	1.57		0.00
Office expenses	Percent	0.83	0.81	0.81	0.80	0.81	0.81	0.80	0.79	0.80	0.80	0.80	0.78	0.78	0.78		-0.01
Loan servicing expenses	Percent	0.20	0.21	0.22	0.23	0.23	0.21	0.22	0.23	0.22	0.23	0.22	0.21	0.22	0.22		-0.01
Other non-interest expenses	Percent	0.70	0.69	0.59	0.57	0.52	0.74	0.60	0.58	0.51	0.51	0.52	0.50	0.51	0.52		0.01
Total interest expense	Percent	1.21	0.93	0.73	0.59	0.54	0.94	0.74	0.59	0.53	0.51	0.52	0.51	0.51	0.52		0.01
Interest on borrowed money	Percent	0.11	0.10	0.08	0.07	0.07	0.10	0.09	0.07	0.07	0.07	0.07	0.07	0.07	0.07		0.00
Share dividends	Percent	0.96	0.73	0.57	0.46	0.42	0.74	0.58	0.46	0.41	0.39	0.40	0.39	0.39	0.40		0.00
Interest on deposits	Percent	0.14	0.10	0.08	0.06	0.05	0.10	0.08	0.06	0.05	0.05	0.05	0.05	0.05	0.05		0.00
Provision for loan and lease losses	Percent	0.78	0.50	0.36	0.26	0.28	0.50	0.35	0.26	0.26	0.32	0.35	0.36	0.37	0.38		0.07
Net income	Percent	0.50	0.67	0.85	0.78	0.80	0.66	0.86	0.80	0.83	0.80	0.75	0.75	0.77	0.78		-0.02
Net interest margin	Percent	3.25	3.12	2.92	2.80	2.84	3.15	2.95	2.79	2.84	2.86	2.85	2.87	2.88	2.88		0.03

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Balance Sheet																	
Federally insured credit unions																	
Total assets	\$ Billions	914.3	961.7	1,021.8	1,062.0	1,122.1	951.1	1,012.9	1,056.6	1,107.8	1,180.4	1,204.3	1,240.6	1,254.6	1,277.3	8.2	96.89
Cash and equivalents (less than 3 months)	\$ Billions	74.4	95.2	100.9	87.4	85.8	91.5	95.8	86.7	75.8	88.4	94.5	113.7	101.4	109.4	23.7	20.96
Cash on hand	\$ Billions	7.7	7.9	8.3	9.0	9.7	7.4	7.6	7.9	8.7	9.6	9.9	9.9	10.1	9.3	-2.8	-0.27
Investments																	
Total investments (more than 3 months)	\$ Billions	238.9	256.9	280.4	285.8	275.8	255.8	282.9	293.5	288.4	270.2	272.8	272.4	271.9	266.3	-1.4	-3.83
Investments less than 1 year	\$ Billions	72.8	71.2	77.8	70.5	67.3	70.9	77.2	73.1	69.0	67.3	67.7	70.2	74.0	75.0	11.5	7.75
Investments 1-3 years	\$ Billions	94.0	106.0	106.9	89.2	99.5	99.7	110.9	93.9	96.3	105.4	101.7	103.5	103.7	100.7	-4.5	-4.73
Investments 3-10 years	\$ Billions	66.9	73.8	89.3	118.9	103.3	79.5	88.8	119.5	117.0	92.9	99.0	94.3	90.3	87.0	-6.4	-5.96
Investments 3-5 years	\$ Billions	46.8	54.4	64.6	79.4	75.6	58.6	63.5	79.8	85.9	66.3	71.2	67.2	65.4	62.0	-6.5	-4.29
Investments 5-10 years	\$ Billions	20.2	19.4	24.7	39.6	27.7	20.9	25.2	39.6	31.1	26.6	27.7	27.0	24.9	25.0	-6.3	-1.67
Investments more than 10 years	\$ Billions	5.2	6.0	6.4	7.2	5.6	5.8	6.1	7.0	6.1	4.5	4.5	4.5	3.9	3.6	-19.7	-0.89
Total loans	\$ Billions	564.7	571.5	597.5	645.1	712.3	567.0	591.1	631.5	695.2	769.4	787.0	799.5	823.4	847.1	10.1	77.66
Real estate loans	\$ Billions	309.6	313.0	320.2	338.8	364.2	311.3	318.9	333.1	357.9	389.0	396.8	402.2	411.2	421.0	8.2	32.04
Real estate fixed rate, first mortgage	\$ Billions	154.6	163.1	174.6	192.3	205.0	158.9	172.2	188.7	201.7	221.7	226.5	230.4	236.1	242.7	9.5	21.01
Credit cards	\$ Billions	35.9	37.4	39.5	42.6	46.0	35.8	37.8	40.7	44.1	47.0	48.8	47.9	49.1	50.2	6.9	3.25
Auto loans	\$ Billions	164.4	165.1	178.5	198.7	230.0	164.2	175.9	194.0	222.7	255.5	262.0	269.8	280.2	290.3	13.6	34.76
New autos	\$ Billions	62.9	58.3	63.3	71.3	86.4	58.5	61.9	69.0	82.4	96.9	100.1	103.0	107.2	112.2	15.8	15.31
Used autos	\$ Billions	101.5	106.8	115.2	127.4	143.7	105.7	114.0	125.0	140.3	158.6	162.0	166.8	172.9	178.1	12.3	19.45
Non-federally guaranteed student loans	\$ Billions	0.0	1.5	2.0	2.6	3.1	1.3	1.9	2.5	3.1	3.4	3.5	3.6	3.6	3.8	10.1	0.35
Other loans	\$ Billions	54.7	54.5	57.3	62.4	69.0	54.3	56.6	61.1	67.5	74.5	75.9	76.0	79.3	81.8	9.7	7.27
Member business loans, including unfunded commitments	\$ Billions	37.2	39.2	41.7	46.0	51.8	38.5	40.8	44.7	50.3	56.1	58.1	59.8	61.8	63.9	14.0	7.83
Other assets	\$ Billions	36.3	38.1	42.9	43.7	48.2	36.9	43.1	44.8	48.3	52.3	49.9	55.1	58.0	54.5	4.0	2.11
Total liabilities and net worth	\$ Billions	914.3	961.7	1,021.8	1,062.0	1,122.1	951.1	1,012.9	1,056.6	1,107.8	1,180.4	1,204.3	1,240.6	1,254.6	1,277.3	8.2	96.89
Total deposits	\$ Billions	786.4	827.4	877.9	910.1	950.8	819.2	869.7	905.9	939.1	992.5	1,016.0	1,050.9	1,058.9	1,077.8	8.6	85.37
Share drafts	\$ Billions	89.9	100.6	111.4	119.0	131.4	99.3	109.6	117.0	125.5	138.0	150.4	155.5	154.6	151.5	9.8	13.50
Regular shares	\$ Billions	220.5	245.0	275.1	297.6	320.9	241.3	270.2	295.5	316.9	345.7	352.0	370.7	373.4	387.4	12.1	41.77
Other deposits	\$ Billions	476.0	481.8	491.4	493.5	498.5	478.7	490.0	493.5	496.7	508.8	513.6	524.8	531.0	538.9	5.9	30.10
Money market accounts	\$ Billions	175.8	189.1	203.4	212.3	219.5	185.1	199.8	210.6	218.1	227.8	231.8	238.0	240.4	244.1	7.1	16.29
Share certificate accounts	\$ Billions	213.4	204.1	197.9	191.5	188.9	204.7	199.5	192.2	188.2	189.1	190.1	193.5	195.7	198.0	4.7	8.89
IRA/Keogh accounts	\$ Billions	76.4	77.6	79.1	78.4	76.9	77.5	79.5	79.1	77.4	76.7	76.6	77.1	77.7	78.4	2.3	1.76
Non-member deposits	\$ Billions	2.4	2.2	2.3	3.0	5.1	2.2	2.2	2.8	4.4	6.2	6.7	7.2	7.8	8.4	37.0	2.28
All other shares	\$ Billions	8.0	8.7	8.7	8.2	8.2	9.1	9.0	8.7	8.6	9.1	8.5	9.0	9.2	10.0	9.7	0.89
Other liabilities	\$ Billions	36.0	36.1	37.3	37.4	48.3	35.4	38.7	38.1	47.5	58.1	56.7	55.8	59.5	60.8	4.7	2.71
Net worth	\$ Billions	92.0	98.2	106.6	114.5	123.0	96.6	104.5	112.6	121.1	129.8	131.6	133.8	136.2	138.6	6.8	8.81
Net worth, percent of assets	Percent	10.06	10.21	10.43	10.77	10.96	10.15	10.31	10.65	10.93	10.99	10.92	10.78	10.85	10.85		-0.14

Summary of Federally Insured Credit Union Call Report Data: 2016 Q3

Date	End of year quarters						Same quarter as current, previous years					Most recent four quarters				Most Recent	
	Units	2010.4	2011.4	2012.4	2013.4	2014.4	2011.3	2012.3	2013.3	2014.3	2015.3	2015.4	2016.1	2016.2	2016.3	4 Quarter % change	4 Quarter change
Balance Sheet (Percent of Assets)																	
Federally insured credit unions																	
Total assets	Percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0		
Cash and equivalents (less than 3 months)	Percent	8.1	9.9	9.9	8.2	7.6	9.6	9.5	8.2	6.8	7.5	7.9	9.2	8.1	8.6		1.07
Cash on hand	Percent	0.8	0.8	0.8	0.8	0.9	0.8	0.8	0.7	0.8	0.8	0.8	0.8	0.8	0.7		-0.08
Investments																	
Total investments (more than 3 months)	Percent	26.1	26.7	27.4	26.9	24.6	26.9	27.9	27.8	26.0	22.9	22.7	22.0	21.7	20.9		-2.04
Investments less than 1 year	Percent	8.0	7.4	7.6	6.6	6.0	7.4	7.6	6.9	6.2	5.7	5.6	5.7	5.9	5.9		0.17
Investments 1-3 years	Percent	10.3	11.0	10.5	8.4	8.9	10.5	11.0	8.9	8.7	8.9	8.4	8.3	8.3	7.9		-1.05
Investments 3-10 years	Percent	7.3	7.7	8.7	11.2	9.2	8.4	8.8	11.3	10.6	7.9	8.2	7.6	7.2	6.8		-1.06
Investments 3-5 years	Percent	5.1	5.7	6.3	7.5	6.7	6.2	6.3	7.6	7.8	5.6	5.9	5.4	5.2	4.9		-0.76
Investments 5-10 years	Percent	2.2	2.0	2.4	3.7	2.5	2.2	2.5	3.8	2.8	2.3	2.3	2.2	2.0	2.0		-0.30
Investments more than 10 years	Percent	0.6	0.6	0.6	0.7	0.5	0.6	0.6	0.7	0.5	0.4	0.4	0.4	0.3	0.3		-0.10
Total loans	Percent	61.8	59.4	58.5	60.7	63.5	59.6	58.4	59.8	62.8	65.2	65.4	64.4	65.6	66.3		1.13
Real estate loans	Percent	33.9	32.6	31.3	31.9	32.5	32.7	31.5	31.5	32.3	33.0	32.9	32.4	32.8	33.0		0.01
Real estate fixed rate, first mortgage	Percent	16.9	17.0	17.1	18.1	18.3	16.7	17.0	17.9	18.2	18.8	18.8	18.6	18.8	19.0		0.22
Credit cards	Percent	3.9	3.9	3.9	4.0	4.1	3.8	3.7	3.9	4.0	4.0	4.1	3.9	3.9	3.9		-0.05
Auto loans	Percent	18.0	17.2	17.5	18.7	20.5	17.3	17.4	18.4	20.1	21.6	21.8	21.7	22.3	22.7		1.08
New autos	Percent	6.9	6.1	6.2	6.7	7.7	6.2	6.1	6.5	7.4	8.2	8.3	8.3	8.5	8.8		0.58
Used autos	Percent	11.1	11.1	11.3	12.0	12.8	11.1	11.3	11.8	12.7	13.4	13.4	13.4	13.8	13.9		0.50
Non-federally guaranteed student loans	Percent	0.0	0.2	0.2	0.2	0.3	0.1	0.2	0.2	0.3	0.3	0.3	0.3	0.3	0.3		0.00
Other loans	Percent	6.0	5.7	5.6	5.9	6.1	5.7	5.6	5.8	6.1	6.3	6.3	6.1	6.3	6.4		0.09
Member business loans, including unfunded commitments	Percent	4.1	4.1	4.1	4.3	4.6	4.0	4.0	4.2	4.5	4.7	4.8	4.8	4.9	5.0		0.25
Other assets	Percent	4.0	4.0	4.2	4.1	4.3	3.9	4.3	4.2	4.4	4.4	4.1	4.4	4.6	4.3		-0.17
Total liabilities and net worth	Percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0		
Total deposits	Percent	86.0	86.0	85.9	85.7	84.7	86.1	85.9	85.7	84.8	84.1	84.4	84.7	84.4	84.4		0.31
Share drafts	Percent	9.8	10.5	10.9	11.2	11.7	10.4	10.8	11.1	11.3	11.7	12.5	12.5	12.3	11.9		0.17
Regular shares	Percent	24.1	25.5	26.9	28.0	28.6	25.4	26.7	28.0	28.6	29.3	29.2	29.9	29.8	30.3		1.05
Other deposits	Percent	52.1	50.1	48.1	46.5	44.4	50.3	48.4	46.7	44.8	43.1	42.6	42.3	42.3	42.2		-0.91
Money market accounts	Percent	19.2	19.7	19.9	20.0	19.6	19.5	19.7	19.9	19.7	19.3	19.2	19.2	19.2	19.1		-0.19
Share certificate accounts	Percent	23.3	21.2	19.4	18.0	16.8	21.5	19.7	18.2	17.0	16.0	15.8	15.6	15.6	15.5		-0.52
IRA/Keogh accounts	Percent	8.4	8.1	7.7	7.4	6.9	8.1	7.8	7.5	7.0	6.5	6.4	6.2	6.2	6.1		-0.36
Non-member deposits	Percent	0.3	0.2	0.2	0.3	0.5	0.2	0.2	0.3	0.4	0.5	0.6	0.6	0.6	0.7		0.14
All other shares	Percent	0.9	0.9	0.9	0.8	0.7	1.0	0.9	0.8	0.8	0.8	0.7	0.7	0.7	0.8		0.01
Other liabilities	Percent	3.9	3.7	3.6	3.5	4.3	3.7	3.8	3.6	4.3	4.9	4.7	4.5	4.7	4.8		-0.16
Net worth	Percent	10.06	10.21	10.43	10.77	10.96	10.15	10.31	10.65	10.93	10.99	10.92	10.78	10.85	10.85		-0.14

Summary of Credit Union Indicators by Type of Credit Union: 2016 Q3

	Asset Categories						Federal Credit Unions	Federally Insured State-Chartered Credit Unions	Credit Unions with Low-Income Designation in 2016Q3	Small Credit Unions (Assets less than \$100 million)
	Less than \$10 million	\$10 to \$50 million	\$50 to \$100 million	\$100 to \$500 million	\$500 million to \$1 billion	Greater than \$1 billion				
Current Quarter: 2016Q3										
Number of credit unions	1,691	1,880	721	1,054	230	268	3,648	2,196	2,459	4,292
Number of members (millions)	1.4	5.9	5.7	22.8	13.9	56.5	56.3	49.9	38.0	13.0
Total assets (\$ billions)	7.0	46.6	51.3	234.0	162.4	776.0	662.6	614.6	393.2	104.8
Total loans (\$ billions)	3.4	23.2	28.4	148.5	111.7	531.8	433.5	413.6	271.2	55.0
Total deposits (\$ billions)	5.9	40.6	44.9	203.6	139.0	643.9	553.0	524.8	336.3	91.4
Key ratios (percent)										
Return on average assets	0.11	0.28	0.42	0.55	0.60	0.96	0.78	0.79	0.75	0.33
Net worth ratio	15.05	12.28	11.45	10.91	10.86	10.66	10.91	10.78	10.79	12.06
Loan to share ratio	57.3	57.3	63.3	72.9	80.4	82.6	78.4	78.8	80.6	60.2
Net interest margin (median)	3.21	2.91	2.96	3.02	3.02	2.74	2.96	3.04	3.16	3.00
Net long-term asset ratio	9.9	20.0	25.6	31.0	33.3	33.4	33.0	31.0	30.6	22.1
Cost of funds / average assets (median)	0.20	0.22	0.27	0.33	0.40	0.49	0.25	0.28	0.26	0.22
Delinquency rate	1.85	1.17	1.03	0.85	0.73	0.72	0.79	0.75	0.75	1.14
Net charge-offs to average loans	0.45	0.33	0.36	0.35	0.34	0.43	0.45	0.35	0.38	0.36
Growth from a year earlier (percent)										
Shares (total deposits)	-8.3	-5.0	-2.8	2.3	3.1	14.3	6.6	10.7	9.2	-4.1
Total loans	-8.6	-5.4	-3.2	2.5	6.1	15.2	7.9	12.5	11.2	-4.5
Total assets	-8.2	-5.1	-2.9	2.1	2.9	13.5	6.0	10.7	9.2	-4.2
Members	-10.4	-9.1	-6.2	-1.4	-0.4	11.0	3.0	5.2	3.8	-8.0
Net worth	-8.0	-5.9	-3.2	0.8	0.2	12.5	4.9	8.9	7.2	-4.9
Historical Data (same quarter)										
Return on average assets (percent)										
2016	0.11	0.28	0.42	0.55	0.60	0.96	0.78	0.79	0.75	0.33
2015	0.13	0.31	0.43	0.59	0.71	0.96	0.77	0.82	0.81	0.35
2014	0.03	0.27	0.48	0.60	0.81	1.02	0.80	0.87	0.84	0.36
2013	-0.03	0.23	0.42	0.59	0.76	1.01	0.77	0.84	0.80	0.30
2012	-0.01	0.30	0.48	0.67	0.82	1.08	0.84	0.87	0.87	0.36
Net worth ratio (percent)										
2016	15.05	12.28	11.45	10.91	10.86	10.66	10.91	10.78	10.79	12.06
2015	15.01	12.38	11.49	11.05	11.15	10.76	11.02	10.96	10.99	12.13
2014	14.67	12.27	11.42	10.89	11.04	10.71	10.97	10.88	10.88	12.04
2013	14.50	12.09	11.07	10.64	10.72	10.40	10.71	10.58	10.54	11.80
2012	14.47	11.99	10.85	10.41	10.49	9.90	10.39	10.22	10.21	11.66
Loan to Share Ratio (percent)										
2016	57.27	57.31	63.28	72.95	80.39	82.59	78.38	78.81	80.64	60.24
2015	57.46	57.59	63.54	72.81	78.13	81.94	77.49	77.57	79.22	60.47
2014	56.37	56.85	61.89	70.14	75.21	78.13	73.76	74.34	76.12	59.20
2013	54.88	55.71	60.52	67.72	71.37	72.68	69.76	69.65	72.24	57.90
2012	55.29	55.54	60.76	66.19	69.05	70.90	67.86	68.09	70.30	57.95