



CREDIT UNION DATA SUMMARY 2017 Q1

Summary of Federally Insured Credit Union Call Report Data: 2017 Q1

Date	Units	End of year quarters					Same quarter as current, previous years					Most recent four quarters				Most Recent	
		2011.4	2012.4	2013.4	2014.4	2015.4	2012.1	2013.1	2014.1	2015.1	2016.1	2016.2	2016.3	2016.4	2017.1	4 Quarter % change	4 Quarter change
Summary Credit Union Data																	
Federally insured credit unions																	
Federally insured credit unions	Number	7,094	6,819	6,554	6,273	6,021	7,019	6,753	6,491	6,206	5,954	5,887	5,844	5,785	5,737	-3.6	-217
Federal credit unions	Number	4,447	4,272	4,105	3,927	3,764	4,404	4,233	4,062	3,885	3,721	3,679	3,648	3,608	3,584	-3.7	-137
Federally insured, state-chartered credit unions	Number	2,647	2,547	2,449	2,346	2,257	2,615	2,520	2,429	2,321	2,233	2,208	2,196	2,177	2,153	-3.6	-80
Credit unions with low-income designation	Number	1,119	1,895	1,989	2,113	2,297	1,121	1,910	2,016	2,157	2,348	2,426	2,459	2,491	2,518	7.2	170
Number of members	Millions	91.8	93.9	96.3	99.2	102.7	92.5	94.7	97.1	99.9	103.7	104.8	106.2	106.8	108.0	4.2	4.3
Number of deposits	Millions	170.4	175.4	180.8	186.4	193.5	172.4	176.7	183.4	188.3	195.8	197.7	200.5	201.8	204.4	4.4	8.7
Number of loans outstanding	Millions	45.8	47.6	50.4	54.0	57.4	45.4	47.3	50.4	54.1	57.8	59.0	59.9	61.0	61.0	5.5	3.2
Total assets	\$ Billions	961.7	1,021.8	1,062.0	1,122.1	1,204.3	1,001.8	1,055.4	1,097.9	1,158.5	1,240.6	1,254.6	1,277.3	1,292.5	1,337.6	7.8	97
Total assets, four-quarter growth	Percent	5.2	6.2	3.9	5.7	7.3	6.7	5.3	4.0	5.5	7.1	7.4	8.2	7.3	7.8		0.7
Total loans	\$ Billions	571.5	597.5	645.1	712.3	787.0	572.0	599.8	652.6	722.0	799.5	823.4	847.1	869.1	884.6	10.6	85
Total loans, four-quarter growth	Percent	1.2	4.6	8.0	10.4	10.5	2.2	4.9	8.8	10.6	10.7	10.5	10.1	10.4	10.6		-0.1
Average outstanding loan balance	\$	12,483	12,565	12,795	13,203	13,709	12,601	12,689	12,947	13,357	13,823	13,949	14,147	14,242	14,497	4.9	674
Total deposits	\$ Billions	827.4	877.9	910.1	950.8	1,016.0	866.0	909.9	943.1	984.4	1,050.9	1,058.9	1,077.8	1,092.6	1,138.0	8.3	87
Total deposits, four-quarter growth	Percent	5.2	6.1	3.7	4.5	6.9	6.7	5.1	3.6	4.4	6.8	7.3	8.6	7.5	8.3		1.5
Average deposit balance	\$	9,011	9,353	9,454	9,581	9,896	9,363	9,611	9,713	9,855	10,135	10,105	10,148	10,226	10,536	3.9	400
Insured shares and deposits	\$ Billions	793.7	838.2	865.2	901.6	960.0	830.5	868.3	896.0	933.2	991.6	998.7	1,014.6	1,027.5	1,069.5	7.8	78
Insured shares and deposits, four-quarter growth	Percent	5.0	5.6	3.2	4.2	6.5	6.4	4.6	3.2	4.2	6.3	6.8	8.1	7.0	7.8		1.6
Key Ratios																	
Net worth ratio	Percent	10.21	10.43	10.77	10.96	10.92	10.01	10.30	10.61	10.81	10.78	10.85	10.85	10.89	10.70		-0.08
Return on average assets	Percent	0.67	0.85	0.78	0.80	0.75	0.85	0.83	0.78	0.78	0.75	0.77	0.78	0.77	0.71		-0.03
Loan to share ratio	Percent	69.1	68.1	70.9	74.9	77.5	66.1	65.9	69.2	73.3	76.1	77.8	78.6	79.5	77.7		1.66
Net long-term assets, percent of assets	Percent	32.4	32.9	35.9	33.6	32.8	33.0	33.5	35.5	32.5	31.7	32.2	32.0	33.0	33.1		1.39
Median credit union average cost of funds	Percent	0.60	0.44	0.34	0.29	0.27	0.47	0.34	0.28	0.26	0.25	0.26	0.26	0.27	0.25		0.00
Median credit union average yield on loans	Percent	6.52	6.22	5.84	5.55	5.40	6.38	5.93	5.65	5.43	5.32	5.29	5.30	5.30	5.18		-0.14
Median credit union net interest margin	Percent	3.37	3.17	3.01	2.99	2.97	3.20	2.96	2.93	2.93	2.97	2.97	2.99	3.00	2.96		-0.01
Median credit union return on average assets	Percent	0.22	0.31	0.25	0.32	0.33	0.35	0.28	0.27	0.31	0.33	0.35	0.37	0.35	0.33		0.00
Lending (Year-to-Date, Annual Rate)																	
Loans granted	\$ Billions	259.5	326.3	345.7	350.9	406.7	286.9	328.0	292.3	354.1	396.5	432.1	453.1	456.2	449.2	13.3	53
Real estate loans	\$ Billions	98.9	140.8	139.7	116.0	150.5	119.0	139.6	86.3	122.9	129.5	152.0	164.6	170.4	150.6	16.3	21
Real estate, fixed-rate, first mortgage	\$ Billions	67.4	107.2	99.4	68.5	98.3	89.7	108.4	49.5	82.3	82.6	99.1	109.6	114.9	97.3	17.8	15
Member business loans	\$ Billions	13.2	15.9	18.6	18.0	20.2	14.3	17.3	17.6	18.0	20.4	21.9	22.2	23.2	26.9	32.0	7
Payday alternative loans	\$ Millions	56.1	72.6	90.2	114.6	122.8	52.5	68.4	92.3	97.6	105.7	119.7	128.6	134.5	115.2	9.1	10
Delinquent loans	\$ Billions	9.1	6.9	6.5	6.1	6.4	8.3	6.1	5.3	4.9	5.7	6.2	6.6	7.2	6.1	7.5	0.42
Total delinquency rate	Percent	1.60	1.16	1.01	0.85	0.81	1.44	1.02	0.81	0.69	0.71	0.75	0.77	0.83	0.69		-0.02
Fixed-real estate delinquency rate	Percent	1.76	1.21	1.00	0.77	0.64	1.61	1.08	0.78	0.62	0.49	0.55	0.54	0.54	0.38		-0.11
Auto delinquency rate	Percent			0.69	0.67	0.68			0.54	0.51	0.54	0.58	0.63	0.72	0.57		0.03
Credit card delinquency rate	Percent	1.15	0.97	0.93	0.94	1.01	1.01	0.88	0.86	0.89	0.95	0.93	1.05	1.14	1.09		0.14
Member business loan delinquency rate	Percent	3.81	2.17	1.54	0.86	1.09	3.66	2.09	1.40	0.95	1.41	1.50	1.54	1.59	1.61		0.20
Net charge-offs	\$ Billions	5.2	4.3	3.5	3.4	3.6	4.5	3.7	3.3	3.4	4.1	4.1	4.3	4.6	5.1	23.6	0.97
Net charge-offs, percent of average loans	Percent	0.91	0.73	0.57	0.50	0.48	0.78	0.61	0.50	0.47	0.52	0.51	0.53	0.55	0.58		0.06
Asset Distribution																	
25% of credit unions are smaller than	\$ Millions	5.5	6.0	6.4	7.0	7.5	5.8	6.3	6.7	7.3	7.8	7.9	8.0	8.1	8.6	10.3	0.80
50% of credit unions are smaller than	\$ Millions	19.2	21.1	22.7	24.4	26.8	20.4	22.1	23.8	25.4	27.7	28.1	28.7	28.9	30.0	8.3	2.30
75% of credit unions are smaller than	\$ Millions	70.1	77.7	83.7	92.0	101.4	74.8	81.1	87.3	96.2	105.5	107.7	110.1	111.0	114.9	8.9	9.36
90% of credit unions are smaller than	\$ Millions	251.2	281.1	310.4	340.6	381.8	267.0	297.0	323.3	355.7	395.8	409.8	419.3	431.0	451.3	14.0	55.51

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		2011.4	2012.4	2013.4	2014.4	2015.4	2012.1	2013.1	2014.1	2015.1	2016.1	2016.2	2016.3	2016.4	2017.1	4 Quarter % change	4 Quarter change
Income and Expenses (Year-to-date, Annual Rate)																	
Federally insured credit unions																	
Gross income	\$ Billions	50.2	50.8	50.0	51.7	55.0	50.0	49.6	49.5	52.9	57.3	58.3	59.2	60.0	61.7	7.7	4.40
Total interest income	\$ Billions	37.9	36.2	35.3	36.9	39.2	36.8	35.0	35.9	37.9	41.3	41.7	42.2	42.6	44.8	8.5	3.50
Gross interest income	\$ Billions	32.8	31.7	31.2	32.6	34.9	32.0	30.9	31.5	33.6	36.6	36.9	37.4	37.8	39.5	8.0	2.93
Less interest refunds	\$ Billions	0.0	0.0	0.0	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.0	46.9	0.01
Investment income	\$ Billions	5.2	4.5	4.2	4.4	4.4	4.8	4.1	4.4	4.3	4.7	4.8	4.8	4.8	5.3	12.5	0.59
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	-28.8	-0.01
Total non-interest income	\$ Billions	12.3	14.6	14.7	14.7	15.8	13.2	14.6	13.6	15.0	16.0	16.6	17.1	17.4	16.9	5.6	0.90
Fee income	\$ Billions	6.9	7.4	7.4	7.2	7.5	6.8	7.1	6.8	6.9	7.3	7.5	7.8	8.0	7.8	8.0	0.58
Other operating income	\$ Billions	5.2	6.8	7.0	7.1	8.0	6.0	7.0	6.3	7.5	8.1	8.6	8.8	8.8	8.7	7.3	0.59
Other (including gains/losses)	\$ Billions	0.1	0.4	0.3	0.5	0.4	0.3	0.5	0.5	0.5	0.6	0.5	0.6	0.5	0.4	-43.1	-0.27
Total expenses (with provision for loan and lease losses)	\$ Billions	43.9	42.4	41.9	43.0	46.3	41.7	41.0	41.1	44.0	48.2	48.8	49.6	50.4	52.3	8.6	4.16
Non-interest expenses	\$ Billions	30.6	31.6	32.9	34.0	36.3	30.3	31.9	32.7	35.1	37.6	38.0	38.4	38.8	39.9	6.3	2.37
Labor expense	\$ Billions	14.5	15.5	16.3	17.1	18.4	15.3	16.1	16.7	17.9	19.3	19.4	19.5	19.7	20.8	7.5	1.45
Office expenses	\$ Billions	7.6	8.0	8.3	8.8	9.3	7.8	8.1	8.6	9.1	9.5	9.6	9.7	9.8	10.1	5.4	0.51
Loan servicing expenses	\$ Billions	2.0	2.2	2.4	2.5	2.6	2.0	2.3	2.3	2.5	2.6	2.7	2.7	2.7	2.7	2.9	0.07
Other non-interest expenses	\$ Billions	6.5	5.9	5.9	5.7	6.0	5.2	5.4	5.2	5.6	6.1	6.3	6.4	6.5	6.4	5.4	0.33
Total interest expense	\$ Billions	8.7	7.2	6.2	5.9	6.0	7.6	6.3	5.7	5.8	6.2	6.3	6.4	6.6	6.8	9.3	0.58
Interest on borrowed money	\$ Billions	0.9	0.8	0.7	0.8	0.8	0.8	0.7	0.7	0.8	0.9	0.9	0.9	0.9	1.0	10.5	0.09
Share dividends	\$ Billions	6.8	5.6	4.8	4.6	4.7	6.0	4.9	4.4	4.5	4.8	4.8	4.9	5.0	5.2	8.8	0.42
Interest on deposits	\$ Billions	0.9	0.8	0.6	0.6	0.6	0.8	0.6	0.6	0.5	0.6	0.6	0.6	0.6	0.7	12.0	0.07
Provision for loan and lease losses	\$ Billions	4.7	3.6	2.7	3.1	4.1	3.8	2.8	2.7	3.2	4.4	4.5	4.7	5.1	5.6	27.8	1.21
Net income	\$ Billions	6.3	8.5	8.1	8.7	8.7	8.3	8.6	8.4	8.9	9.1	9.5	9.7	9.6	9.4	2.6	0.24
Net income, percent of average assets	Percent	0.67	0.85	0.78	0.80	0.75	0.85	0.83	0.78	0.78	0.75	0.77	0.78	0.77	0.71		-0.03
Net interest margin	\$ Billions	29.2	29.0	29.1	31.0	33.2	29.2	28.7	30.2	32.2	35.1	35.4	35.8	36.0	38.0	8.3	2.92
Net interest margin, percent of average assets	Percent	3.12	2.92	2.80	2.84	2.85	2.98	2.76	2.80	2.82	2.87	2.88	2.88	2.88	2.89		
Average assets	\$ Billions	938.0	991.7	1,041.9	1,092.0	1,163.2	981.7	1,038.6	1,079.9	1,140.3	1,222.4	1,229.4	1,240.8	1,248.4	1,315.1	7.6	92.64

Summary of Federally Insured Credit Union Call Report Data: 2017 Q1

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		2011.4	2012.4	2013.4	2014.4	2015.4	2012.1	2013.1	2014.1	2015.1	2016.1	2016.2	2016.3	2016.4	2017.1	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	5.35	5.13	4.80	4.73	4.73	5.10	4.77	4.59	4.64	4.69	4.74	4.78	4.80	4.69			0.00
Total interest income	Percent	4.04	3.65	3.39	3.38	3.37	3.75	3.37	3.33	3.33	3.38	3.39	3.40	3.41	3.41			0.03
Gross interest income	Percent	3.49	3.20	2.99	2.98	3.00	3.26	2.98	2.92	2.95	2.99	3.00	3.01	3.03	3.00			0.01
Less interest refunds	Percent	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			0.00
Investment income	Percent	0.56	0.46	0.40	0.41	0.38	0.49	0.39	0.41	0.38	0.39	0.39	0.38	0.38	0.41			0.02
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	1.31	1.48	1.41	1.35	1.36	1.34	1.40	1.26	1.31	1.31	1.35	1.38	1.39	1.28			-0.02
Fee income	Percent	0.74	0.74	0.71	0.66	0.65	0.70	0.69	0.63	0.60	0.59	0.61	0.62	0.64	0.60			0.00
Other operating income	Percent	0.56	0.69	0.67	0.65	0.68	0.61	0.67	0.59	0.66	0.66	0.70	0.71	0.71	0.66			0.00
Other (including gains/losses)	Percent	0.01	0.04	0.03	0.04	0.03	0.03	0.04	0.04	0.05	0.05	0.04	0.04	0.04	0.03			-0.02
Total expenses (with provision for loan and lease losses)	Percent	4.68	4.27	4.02	3.93	3.98	4.25	3.94	3.81	3.86	3.94	3.97	3.99	4.04	3.98			0.04
Non-interest expenses	Percent	3.26	3.18	3.16	3.11	3.12	3.09	3.07	3.03	3.07	3.07	3.09	3.10	3.10	3.04			-0.04
Labor expense	Percent	1.54	1.56	1.56	1.56	1.58	1.55	1.55	1.54	1.57	1.58	1.58	1.57	1.58	1.58			0.00
Office expenses	Percent	0.81	0.81	0.80	0.81	0.80	0.80	0.78	0.80	0.80	0.78	0.78	0.78	0.79	0.76			-0.02
Loan servicing expenses	Percent	0.21	0.22	0.23	0.23	0.22	0.21	0.22	0.21	0.22	0.21	0.22	0.22	0.22	0.20			-0.01
Other non-interest expenses	Percent	0.69	0.59	0.57	0.52	0.52	0.53	0.52	0.48	0.49	0.50	0.51	0.52	0.52	0.49			-0.01
Total interest expense	Percent	0.93	0.73	0.59	0.54	0.52	0.78	0.61	0.53	0.51	0.51	0.51	0.52	0.53	0.52			0.01
Interest on borrowed money	Percent	0.10	0.08	0.07	0.07	0.07	0.08	0.07	0.07	0.07	0.07	0.07	0.07	0.07	0.07			0.00
Share dividends	Percent	0.73	0.57	0.46	0.42	0.40	0.61	0.47	0.41	0.39	0.39	0.39	0.40	0.40	0.39			0.00
Interest on deposits	Percent	0.10	0.08	0.06	0.05	0.05	0.08	0.06	0.05	0.05	0.05	0.05	0.05	0.05	0.05			0.00
Provision for loan and lease losses	Percent	0.50	0.36	0.26	0.28	0.35	0.39	0.27	0.25	0.28	0.36	0.37	0.38	0.41	0.42			0.07
Net income	Percent	0.67	0.85	0.78	0.80	0.75	0.85	0.83	0.78	0.78	0.75	0.77	0.78	0.77	0.71			-0.03
Net interest margin	Percent	3.12	2.92	2.80	2.84	2.85	2.98	2.76	2.80	2.82	2.87	2.88	2.88	2.88	2.89			0.02

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Balance Sheet																	
Federally insured credit unions																	
Total assets	\$ Billions	961.7	1,021.8	1,062.0	1,122.1	1,204.3	1,001.8	1,055.4	1,097.9	1,158.5	1,240.6	1,254.6	1,277.3	1,292.5	1,337.6	7.8	97.04
Cash and equivalents (less than 3 months)	\$ Billions	95.2	100.9	87.4	85.8	94.5	116.0	118.4	108.2	105.5	113.7	101.4	109.4	97.8	121.1	6.6	7.46
Cash on hand	\$ Billions	7.9	8.3	9.0	9.7	9.9	7.2	7.8	8.2	8.8	9.9	10.1	9.3	10.1	9.7	-1.6	-0.16
Investments																	
Total investments (more than 3 months)	\$ Billions	256.9	280.4	285.8	275.8	272.8	275.7	292.7	291.1	280.3	272.4	271.9	266.3	269.1	275.5	1.1	3.12
Investments less than 1 year	\$ Billions	71.2	77.8	70.5	67.3	67.7	72.8	76.9	70.0	68.6	70.2	74.0	75.0	75.6	77.2	10.0	7.04
Investments 1-3 years	\$ Billions	106.0	106.9	89.2	99.5	101.7	106.3	104.4	89.2	107.0	103.5	103.7	100.7	94.9	90.6	-12.4	-12.87
Investments 3-10 years	\$ Billions	73.8	89.3	118.9	103.3	99.0	90.7	104.1	124.4	99.5	94.2	90.3	87.0	94.8	103.4	9.7	9.10
Investments 3-5 years	\$ Billions	54.4	64.6	79.4	75.6	71.2	64.8	72.8	84.3	72.4	67.2	65.4	62.0	64.1	69.5	3.3	2.25
Investments 5-10 years	\$ Billions	19.4	24.7	39.6	27.7	27.7	26.0	31.3	40.1	27.2	27.0	24.9	25.0	30.7	33.9	25.4	6.85
Investments more than 10 years	\$ Billions	6.0	6.4	7.2	5.6	4.5	6.0	7.2	7.4	5.3	4.5	3.9	3.6	3.9	4.3	-3.6	-0.16
Total loans	\$ Billions	571.5	597.5	645.1	712.3	787.0	572.0	599.8	652.6	722.0	799.5	823.4	847.1	869.1	884.6	10.6	85.06
Real estate loans	\$ Billions	313.0	320.2	338.8	364.2	396.8	314.2	320.6	342.4	368.5	402.2	411.2	421.0	431.1	438.9	9.1	36.72
Real estate fixed-rate, first mortgage	\$ Billions	163.1	174.6	192.3	205.0	226.5	165.8	176.9	194.3	208.3	230.4	236.1	242.7	251.0	257.4	11.7	26.99
Credit cards	\$ Billions	37.4	39.5	42.6	46.0	48.8	36.2	38.6	41.5	44.7	47.9	49.1	50.2	52.7	51.6	7.8	3.74
Auto loans	\$ Billions	165.1	178.5	198.7	230.0	262.0	166.3	181.5	203.6	236.6	269.8	280.2	290.3	298.7	306.9	13.7	37.04
New autos	\$ Billions	58.3	63.3	71.3	86.4	100.1	58.3	64.6	73.5	89.3	103.0	107.3	112.2	116.8	120.0	16.5	16.99
Used autos	\$ Billions	106.8	115.2	127.4	143.7	162.0	108.0	116.9	130.1	147.3	166.8	172.9	178.1	181.8	186.8	12.0	20.05
Non-federally guaranteed student loans	\$ Billions	1.5	2.0	2.6	3.1	3.5	1.7	2.2	2.8	3.3	3.6	3.6	3.8	3.8	4.0	9.8	0.36
Other loans	\$ Billions	54.5	57.3	62.4	69.0	75.9	53.7	56.9	62.2	68.8	76.0	79.3	81.8	82.9	83.2	9.5	7.22
Member business loans, including unfunded commitments	\$ Billions	39.2	41.7	46.0	51.8	58.1	39.8	42.6	47.4	52.9	59.8	61.8	63.9	66.6	68.9	15.3	9.12
Other assets	\$ Billions	38.1	42.9	43.7	48.2	49.9	38.0	44.5	46.1	50.7	55.1	58.0	54.5	56.5	56.5	2.5	1.40
Total liabilities and net worth	\$ Billions	961.7	1,021.8	1,062.0	1,122.1	1,204.3	1,001.8	1,055.4	1,097.9	1,158.5	1,240.6	1,254.6	1,277.3	1,292.5	1,337.6	7.8	97.04
Total deposits	\$ Billions	827.4	877.9	910.1	950.8	1,016.0	866.0	909.9	943.1	984.4	1,050.9	1,058.9	1,077.8	1,092.6	1,138.0	8.3	87.05
Share drafts	\$ Billions	100.6	111.4	119.0	131.4	150.4	111.9	121.5	129.1	139.3	155.5	154.5	151.2	153.7	166.0	6.7	10.48
Regular shares	\$ Billions	245.0	275.1	297.6	320.9	352.0	265.4	293.3	316.1	341.4	370.7	373.4	387.8	393.7	416.5	12.4	45.82
Other deposits	\$ Billions	481.8	491.4	493.5	498.5	513.6	488.7	495.1	498.0	503.8	524.8	531.0	538.9	545.2	555.5	5.9	30.75
Money market accounts	\$ Billions	189.1	203.4	212.3	219.5	231.8	196.3	208.2	217.3	224.6	238.0	240.4	244.1	249.2	256.2	7.7	18.24
Share certificate accounts	\$ Billions	204.1	197.9	191.5	188.9	190.1	202.9	196.3	190.5	188.5	193.5	195.7	197.9	199.5	202.0	4.4	8.49
IRA/Keogh accounts	\$ Billions	77.6	79.1	78.4	76.9	76.6	78.5	79.1	78.1	76.7	77.1	77.7	78.4	78.1	78.1	1.4	1.06
Non-member deposits	\$ Billions	2.2	2.3	3.0	5.1	6.7	2.2	2.3	3.4	5.4	7.2	7.8	8.5	8.7	9.1	25.6	1.84
All other shares	\$ Billions	8.7	8.7	8.2	8.2	8.5	8.9	9.2	8.5	8.5	9.0	9.2	10.0	9.7	10.1	12.4	1.11
Other liabilities	\$ Billions	36.1	37.3	37.4	48.3	56.7	35.4	36.7	38.3	48.8	55.8	59.5	60.8	59.1	56.5	1.2	0.69
Net worth	\$ Billions	98.2	106.6	114.5	123.0	131.6	100.3	108.8	116.5	125.2	133.8	136.2	138.6	140.8	143.1	6.9	9.30
Net worth, percent of assets	Percent	10.21	10.43	10.77	10.96	10.92	10.01	10.30	10.61	10.81	10.78	10.85	10.85	10.89	10.70		-0.08

Summary of Federally Insured Credit Union Call Report Data: 2017 Q1

Date	Units	End of year quarters					Same quarter as current, previous years					Most recent four quarters				Most Recent	
		2011.4	2012.4	2013.4	2014.4	2015.4	2012.1	2013.1	2014.1	2015.1	2016.1	2016.2	2016.3	2016.4	2017.1	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	9.9	9.9	8.2	7.6	7.9	11.6	11.2	9.9	9.1	9.2	8.1	8.6	7.6	9.1		-0.11
Cash on hand	Percent	0.8	0.8	0.8	0.9	0.8	0.7	0.7	0.8	0.8	0.8	0.8	0.7	0.8	0.7		-0.07
Investments																	
Total investments (more than 3 months)	Percent	26.7	27.4	26.9	24.6	22.7	27.5	27.7	26.5	24.2	22.0	21.7	20.8	20.8	20.6		-1.36
Investments less than 1 year	Percent	7.4	7.6	6.6	6.0	5.6	7.3	7.3	6.4	5.9	5.7	5.9	5.9	5.8	5.8		0.12
Investments 1-3 years	Percent	11.0	10.5	8.4	8.9	8.4	10.6	9.9	8.1	9.2	8.3	8.3	7.9	7.3	6.8		-1.57
Investments 3-10 years	Percent	7.7	8.7	11.2	9.2	8.2	9.1	9.9	11.3	8.6	7.6	7.2	6.8	7.3	7.7		0.13
Investments 3-5 years	Percent	5.7	6.3	7.5	6.7	5.9	6.5	6.9	7.7	6.2	5.4	5.2	4.9	5.0	5.2		-0.22
Investments 5-10 years	Percent	2.0	2.4	3.7	2.5	2.3	2.6	3.0	3.7	2.3	2.2	2.0	2.0	2.4	2.5		0.35
Investments more than 10 years	Percent	0.6	0.6	0.7	0.5	0.4	0.6	0.7	0.7	0.5	0.4	0.3	0.3	0.3	0.3		-0.04
Total loans	Percent	59.4	58.5	60.7	63.5	65.4	57.1	56.8	59.4	62.3	64.4	65.6	66.3	67.2	66.1		1.68
Real estate loans	Percent	32.6	31.3	31.9	32.5	32.9	31.4	30.4	31.2	31.8	32.4	32.8	33.0	33.4	32.8		0.39
Real estate fixed-rate, first mortgage	Percent	17.0	17.1	18.1	18.3	18.8	16.5	16.8	17.7	18.0	18.6	18.8	19.0	19.4	19.2		0.67
Credit cards	Percent	3.9	3.9	4.0	4.1	4.1	3.6	3.7	3.8	3.9	3.9	3.9	3.9	4.1	3.9		0.00
Auto loans	Percent	17.2	17.5	18.7	20.5	21.8	16.6	17.2	18.5	20.4	21.7	22.3	22.7	23.1	22.9		1.19
New autos	Percent	6.1	6.2	6.7	7.7	8.3	5.8	6.1	6.7	7.7	8.3	8.5	8.8	9.0	9.0		0.67
Used autos	Percent	11.1	11.3	12.0	12.8	13.4	10.8	11.1	11.9	12.7	13.4	13.8	13.9	14.1	14.0		0.52
Non-federally guaranteed student loans	Percent	0.2	0.2	0.2	0.3	0.3	0.2	0.2	0.3	0.3	0.3	0.3	0.3	0.3	0.3		0.01
Other loans	Percent	5.7	5.6	5.9	6.1	6.3	5.4	5.4	5.7	5.9	6.1	6.3	6.4	6.4	6.2		0.10
Member business loans, including unfunded commitments	Percent	4.1	4.1	4.3	4.6	4.8	4.0	4.0	4.3	4.6	4.8	4.9	5.0	5.1	5.2		0.33
Other assets	Percent	4.0	4.2	4.1	4.3	4.1	3.8	4.2	4.2	4.4	4.4	4.6	4.3	4.4	4.2		-0.22
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	85.9	85.7	84.7	84.4	86.4	86.2	85.9	85.0	84.7	84.4	84.4	84.5	85.1		0.36
Share drafts	Percent	10.5	10.9	11.2	11.7	12.5	11.2	11.5	11.8	12.0	12.5	12.3	11.8	11.9	12.4		-0.13
Regular shares	Percent	25.5	26.9	28.0	28.6	29.2	26.5	27.8	28.8	29.5	29.9	29.8	30.4	30.5	31.1		1.26
Other deposits	Percent	50.1	48.1	46.5	44.4	42.6	48.8	46.9	45.4	43.5	42.3	42.3	42.2	42.2	41.5		-0.77
Money market accounts	Percent	19.7	19.9	20.0	19.6	19.2	19.6	19.7	19.8	19.4	19.2	19.2	19.1	19.3	19.2		-0.03
Share certificate accounts	Percent	21.2	19.4	18.0	16.8	15.8	20.3	18.6	17.4	16.3	15.6	15.6	15.5	15.4	15.1		-0.50
IRA/Keogh accounts	Percent	8.1	7.7	7.4	6.9	6.4	7.8	7.5	7.1	6.6	6.2	6.2	6.1	6.0	5.8		-0.37
Non-member deposits	Percent	0.2	0.2	0.3	0.5	0.6	0.2	0.2	0.3	0.5	0.6	0.6	0.7	0.7	0.7		0.10
All other shares	Percent	0.9	0.9	0.8	0.7	0.7	0.9	0.9	0.8	0.7	0.7	0.7	0.8	0.7	0.8		0.03
Other liabilities	Percent	3.7	3.6	3.5	4.3	4.7	3.5	3.5	3.5	4.2	4.5	4.7	4.8	4.6	4.2		-0.28
Net worth	Percent	10.21	10.43	10.77	10.96	10.92	10.01	10.30	10.61	10.81	10.78	10.85	10.85	10.89	10.70		-0.08

Summary of Credit Union Indicators by Type of Credit Union: 2017 Q1

	Asset Categories						Federal Credit Unions	Federally Insured State-Chartered Credit Unions	Credit Unions with Low-Income Designation in 2017Q1	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: 2017Q1										
Number of credit unions	1,608	1,828	731	1,053	239	278	3,584	2,153	2,518	4,167
Number of members (millions)	1.3	5.6	5.6	22.3	14.0	59.2	57.1	50.9	40.4	12.5
Total assets (\$ billions)	6.7	45.4	52.1	234.8	168.8	829.8	691.0	646.6	432.7	104.2
Total loans (\$ billions)	3.2	22.1	28.2	146.9	115.7	568.4	450.5	434.1	296.9	53.5
Total deposits (\$ billions)	5.7	39.7	45.9	205.7	145.3	695.8	581.7	556.3	372.7	91.2
Key ratios (percent)										
Return on average assets	0.06	0.27	0.39	0.47	0.53	0.87	0.74	0.69	0.68	0.32
Net worth ratio	14.95	12.09	11.23	10.67	10.75	10.55	10.81	10.57	10.62	11.84
Loan-to-share ratio	55.9	55.8	61.6	71.4	79.6	81.7	77.4	78.0	79.7	58.7
Net interest margin (median)	3.20	2.88	2.91	2.99	3.02	2.77	2.93	3.00	3.13	2.97
Net long-term asset ratio	9.5	19.7	25.6	31.4	34.3	34.7	33.8	32.4	31.1	22.0
Cost of funds / average assets (median)	0.19	0.21	0.25	0.32	0.40	0.50	0.24	0.28	0.25	0.21
Delinquency rate	1.72	1.05	0.92	0.76	0.63	0.65	0.71	0.66	0.64	1.02
Net charge-offs to average loans	0.15	0.11	0.12	0.13	0.16	0.15	0.17	0.12	0.14	0.12
Growth from a year earlier (percent)										
Shares (total deposits)	-7.4	-4.4	0.0	2.0	5.4	12.6	7.7	8.9	9.0	-2.4
Total loans	-6.7	-4.5	0.1	2.9	8.6	14.7	9.8	11.5	11.5	-2.2
Total assets	-7.3	-4.6	-0.2	1.6	5.4	11.8	7.0	8.7	8.7	-2.6
Members	-10.8	-8.3	-3.7	-1.4	1.8	9.8	4.2	4.1	4.0	-6.5
Net worth	-7.1	-5.7	-0.7	0.3	4.5	11.3	7.0	6.9	7.1	-3.5
Historical Data (same quarter)										
Return on average assets (percent)										
2017	0.06	0.27	0.39	0.47	0.53	0.87	0.74	0.69	0.68	0.32
2016	0.05	0.24	0.38	0.50	0.55	0.94	0.72	0.78	0.69	0.29
2015	0.18	0.24	0.41	0.54	0.72	0.96	0.75	0.80	0.78	0.31
2014	-0.04	0.18	0.39	0.53	0.73	0.99	0.75	0.81	0.74	0.26
2013	-0.13	0.16	0.42	0.58	0.76	1.08	0.82	0.84	0.81	0.26
Net worth ratio (percent)										
2017	14.95	12.09	11.23	10.67	10.75	10.55	10.81	10.57	10.62	11.84
2016	14.91	12.22	11.29	10.81	10.85	10.59	10.82	10.74	10.78	11.95
2015	14.68	12.12	11.24	10.76	10.85	10.63	10.87	10.73	10.79	11.88
2014	14.40	11.92	11.00	10.57	10.59	10.42	10.69	10.52	10.54	11.68
2013	14.28	11.76	10.76	10.32	10.44	10.00	10.38	10.20	10.20	11.49
Loan to Share Ratio (percent)										
2017	55.91	55.79	61.55	71.43	79.64	81.69	77.44	78.03	79.66	58.69
2016	55.50	55.80	61.47	70.84	77.28	80.17	75.93	76.23	77.91	58.56
2015	54.82	55.27	60.18	68.81	73.88	77.67	73.15	73.55	75.00	57.58
2014	53.68	53.93	58.69	66.15	71.21	72.52	69.06	69.36	71.28	56.15
2013	52.58	53.14	57.71	64.03	67.32	68.75	65.82	66.05	68.03	55.22