



NATIONAL CREDIT UNION ADMINISTRATION
CREDIT UNION DATA SUMMARY 2016 Q4

Summary of Federally Insured Credit Union Call Report Data: 2016 Q4

Date	Units	Same quarter as current, previous years										Most recent four quarters				Most Recent	
		2006.4	2007.4	2008.4	2009.4	2010.4	2011.4	2012.4	2013.4	2014.4	2015.4	2016.1	2016.2	2016.3	2016.4	4 Quarter % change	4 Quarter change
Summary Credit Union Data																	
Federally insured credit unions																	
Federally insured credit unions	Number	8,362	8,101	7,806	7,554	7,339	7,094	6,819	6,554	6,273	6,021	5,954	5,887	5,844	5,785	-3.9	-236
Federal credit unions	Number	5,189	5,036	4,847	4,714	4,589	4,447	4,272	4,105	3,927	3,764	3,721	3,679	3,648	3,608	-4.1	-156
Federally insured, state-chartered credit unions	Number	3,173	3,065	2,959	2,840	2,750	2,647	2,547	2,449	2,346	2,257	2,233	2,208	2,196	2,177	-3.5	-80
Credit unions with low-income designation	Number	1,043	1,087	1,088	1,085	1,111	1,119	1,895	1,989	2,113	2,297	2,348	2,426	2,459	2,491	8.4	194
Number of members	Millions	85.7	86.8	88.6	89.9	90.5	91.8	93.9	96.3	99.2	102.7	103.7	104.8	106.2	106.9	4.1	4.2
Number of deposits	Millions	155.3	157.9	162.8	166.3	168.3	170.4	175.4	180.8	186.4	193.5	195.8	197.7	200.5	201.9	4.3	8.4
Number of loans outstanding	Millions	43.2	44.1	45.0	45.8	45.3	45.8	47.6	50.4	54.0	57.4	57.8	59.1	59.9	61.2	6.6	3.8
Total assets	\$ Billions	711.1	755.0	811.0	884.6	914.3	961.7	1,021.8	1,062.0	1,122.1	1,204.3	1,240.6	1,254.6	1,277.3	1,292.5	7.3	88
Total assets, four quarter growth	Percent	4.7	6.2	7.4	9.1	3.4	5.2	6.2	3.9	5.7	7.3	7.1	7.4	8.2	7.3		0.0
Total loans	\$ Billions	495.6	528.6	566.0	572.4	564.7	571.5	597.5	645.1	712.3	787.0	799.5	823.4	847.1	869.1	10.4	82
Total loans, four quarter growth	Percent	8.1	6.7	7.1	1.1	-1.4	1.2	4.6	8.0	10.4	10.5	10.7	10.5	10.1	10.4		-0.1
Average outstanding loan balance	\$	11,479	11,987	12,575	12,487	12,463	12,483	12,565	12,795	13,203	13,709	13,821	13,944	14,147	14,195	3.5	486
Total deposits	\$ Billions	601.2	632.4	681.1	752.7	786.4	827.4	877.9	910.1	950.8	1,016.0	1,050.9	1,058.9	1,077.8	1,092.6	7.5	77
Total deposits, four quarter growth	Percent	4.1	5.2	7.7	10.5	4.5	5.2	6.1	3.7	4.5	6.9	6.8	7.3	8.6	7.5		0.7
Average deposit balance	\$	7,011	7,284	7,690	8,375	8,691	9,011	9,353	9,454	9,580	9,895	10,135	10,104	10,148	10,222	3.3	326
Insured shares and deposits	\$ Billions	535.1	561.6	609.4	725.0	756.0	793.7	838.2	865.2	901.6	960.0	991.6	998.7	1,014.6	1,027.5	7.0	67
Insured shares and deposits, four quarter growth	Percent	4.1	4.9	8.5	19.0	4.3	5.0	5.6	3.2	4.2	6.5	6.3	6.8	8.1	7.0		0.6
Key Ratios																	
Net worth ratio	Percent	11.51	11.40	10.61	9.89	10.06	10.21	10.43	10.77	10.96	10.92	10.78	10.85	10.85	10.89		-0.03
Return on average assets	Percent	0.82	0.63	-0.05	0.18	0.50	0.67	0.85	0.78	0.80	0.75	0.75	0.77	0.78	0.77		0.02
Loan to share ratio	Percent	82.4	83.6	83.1	76.1	71.8	69.1	68.1	70.9	74.9	77.5	76.1	77.8	78.6	79.5		2.08
Net long-term assets, percent of assets	Percent	27.2	30.0	31.8	31.5	33.0	32.4	32.9	35.9	33.6	32.8	31.7	32.3	32.0	33.0		0.22
Median credit union average cost of funds	Percent	1.72	2.08	1.87	1.31	0.88	0.60	0.44	0.34	0.29	0.27	0.25	0.26	0.26	0.27		0.00
Median credit union average yield on loans	Percent	6.92	7.15	7.13	6.93	6.76	6.52	6.22	5.84	5.55	5.40	5.32	5.29	5.30	5.29		-0.10
Median credit union net interest margin	Percent	3.93	4.00	3.77	3.59	3.49	3.37	3.17	3.01	2.99	2.97	2.97	2.97	2.99	3.00		0.02
Median credit union return on average assets	Percent	0.66	0.62	0.27	-0.02	0.10	0.22	0.31	0.25	0.32	0.33	0.33	0.35	0.37	0.35		0.02
Lending (Year-to-Date, Annual Rate)																	
Loans granted	\$ Billions	245.9	249.6	250.6	267.1	248.7	259.5	326.3	345.7	350.9	406.7	396.5	432.1	453.0	456.1	12.1	49
Real estate loans	\$ Billions	93.8	95.9	100.5	116.8	103.9	98.9	140.8	139.7	116.0	150.5	129.5	152.0	164.6	170.6	13.3	20
Real estate, fixed rate, first mortgage	\$ Billions	36.5	43.1	51.7	80.6	70.8	67.4	107.2	99.4	68.5	98.3	82.6	99.1	109.6	115.1	17.1	17
Member business loans	\$ Billions	10.9	11.5	13.5	10.8	12.1	13.2	15.9	18.6	18.0	20.2	20.4	21.9	22.2	23.2	15.2	3
Memo:																	
Payday alternative loans	\$ Millions	0.0	0.0	0.0	0.0	40.9	56.1	72.6	90.2	114.6	122.8	105.7	119.7	128.6	134.7	9.7	12
Delinquent loans	\$ Billions	3.4	4.9	7.8	10.5	9.9	9.1	6.9	6.5	6.1	6.4	5.7	6.2	6.6	7.2	13.1	0.84
Total delinquency rate	Percent	0.68	0.93	1.38	1.84	1.76	1.60	1.16	1.01	0.85	0.81	0.71	0.75	0.77	0.83		0.02
Fixed real estate delinquency rate	Percent	0.36	0.60	0.94	1.71	1.89	1.76	1.21	1.00	0.77	0.64	0.49	0.55	0.54	0.54		-0.10
Credit card delinquency rate	Percent	1.04	1.33	1.88	2.06	1.54	1.15	0.97	0.93	0.94	1.01	0.95	0.93	1.05	1.14		0.14
Member business loan delinquency rate	Percent	0.53	1.87	2.27	3.75	4.06	3.81	2.17	1.54	0.86	1.09	1.41	1.50	1.54	1.58		0.49
Net charge-offs	\$ Billions	2.2	2.6	4.6	6.9	6.4	5.2	4.3	3.5	3.4	3.6	4.1	4.1	4.3	4.6	25.4	0.92
Net charge offs, percent of average loans	Percent	0.45	0.51	0.85	1.21	1.13	0.91	0.73	0.57	0.50	0.48	0.52	0.51	0.53	0.55		0.07
Asset Distribution																	
25% of credit unions are smaller than	\$ Millions	3.5	3.7	4.2	4.6	5.0	5.5	6.0	6.4	7.0	7.5	7.8	7.9	8.0	8.1	8.3	0.62
50% of credit unions are smaller than	\$ Millions	12.4	13.1	14.5	16.5	17.6	19.2	21.1	22.7	24.4	26.8	27.7	28.1	28.7	28.9	8.0	2.13
75% of credit unions are smaller than	\$ Millions	44.5	48.0	53.8	60.7	64.4	70.1	77.7	83.7	92.0	101.4	105.5	107.7	110.1	111.0	9.4	9.53
90% of credit unions are smaller than	\$ Millions	161.5	171.8	191.9	219.9	233.5	251.2	281.1	310.4	340.6	381.8	395.8	409.8	419.3	431.0	12.9	49.24

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		2006.4	2007.4	2008.4	2009.4	2010.4	2011.4	2012.4	2013.4	2014.4	2015.4	2016.1	2016.2	2016.3	2016.4	4 Quarter % change	4 Quarter change
Income and Expenses (Year-to-date, Annual Rate)																	
Federally insured credit unions																	
Gross income	\$ Billions	47.2	53.1	53.9	55.9	52.1	50.2	50.8	50.0	51.7	55.0	57.3	58.3	59.3	60.0	9.0	4.95
Total interest income	\$ Billions	38.2	43.2	43.9	42.0	40.1	37.9	36.2	35.3	36.9	39.2	41.3	41.7	42.2	42.6	8.6	3.39
Gross interest income	\$ Billions	30.9	34.5	36.2	35.8	34.5	32.8	31.7	31.2	32.6	34.9	36.6	36.9	37.4	37.8	8.5	2.96
Less interest refunds	\$ Billions	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.1	0.0	0.0	0.0	0.1	3.3	0.00
Investment income	\$ Billions	7.4	8.8	7.8	6.2	5.6	5.2	4.5	4.2	4.4	4.4	4.7	4.8	4.8	4.8	9.3	0.41
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	9.0	9.9	10.0	13.9	12.0	12.3	14.6	14.7	14.7	15.8	16.0	16.6	17.1	17.4	9.9	1.57
Fee income	\$ Billions	5.9	6.4	6.8	7.0	7.0	6.9	7.4	7.4	7.2	7.5	7.3	7.5	7.8	8.0	6.4	0.48
Other operating income	\$ Billions	3.0	3.4	3.7	4.5	4.9	5.2	6.8	7.0	7.1	8.0	8.1	8.6	8.8	8.9	11.4	0.91
Other (including gains/losses)	\$ Billions	0.1	0.1	-0.6	2.4	0.0	0.1	0.4	0.3	0.5	0.4	0.6	0.5	0.6	0.5	49.6	0.18
Total expenses (with provision for loan and lease losses)	\$ Billions	41.6	48.5	54.3	54.4	47.5	43.9	42.4	41.9	43.0	46.3	48.2	48.8	49.6	50.4	8.7	4.04
Non-interest expenses	\$ Billions	23.1	24.8	28.2	30.1	29.6	30.6	31.6	32.9	34.0	36.3	37.6	38.0	38.4	38.7	6.9	2.50
Labor expense	\$ Billions	11.6	12.4	13.3	13.7	14.0	14.5	15.5	16.3	17.1	18.4	19.3	19.4	19.5	19.7	7.0	1.29
Office expenses	\$ Billions	6.3	6.8	7.2	7.4	7.5	7.6	8.0	8.3	8.8	9.3	9.5	9.6	9.7	9.8	5.8	0.54
Loan servicing expenses	\$ Billions	1.4	1.5	1.6	1.7	1.8	2.0	2.2	2.4	2.5	2.6	2.6	2.7	2.7	2.7	5.5	0.14
Other non-interest expenses	\$ Billions	3.8	4.1	6.1	7.3	6.3	6.5	5.9	5.9	5.7	6.0	6.1	6.3	6.4	6.5	8.7	0.52
Total interest expense	\$ Billions	16.3	20.5	19.1	14.8	10.9	8.7	7.2	6.2	5.9	6.0	6.2	6.3	6.4	6.6	8.8	0.53
Interest on borrowed money	\$ Billions	1.0	1.2	1.4	1.3	1.0	0.9	0.8	0.7	0.8	0.8	0.9	0.9	0.9	0.9	12.3	0.10
Share dividends	\$ Billions	13.5	16.9	15.4	11.7	8.6	6.8	5.6	4.8	4.6	4.7	4.8	4.8	4.9	5.0	7.9	0.37
Interest on deposits	\$ Billions	1.8	2.4	2.3	1.8	1.2	0.9	0.8	0.6	0.6	0.6	0.6	0.6	0.6	0.6	11.9	0.07
Provision for loan and lease losses	\$ Billions	2.2	3.2	7.0	9.6	7.0	4.7	3.6	2.7	3.1	4.1	4.4	4.5	4.7	5.1	24.8	1.01
Net income	\$ Billions	5.7	4.6	-0.4	1.5	4.5	6.3	8.5	8.1	8.7	8.7	9.2	9.5	9.7	9.6	10.6	0.92
Net income, percent of average assets	Percent	0.82	0.63	-0.05	0.18	0.50	0.67	0.85	0.78	0.80	0.75	0.75	0.77	0.78	0.77		0.02
Net interest margin	\$ Billions	21.9	22.7	24.8	27.2	29.2	29.2	29.0	29.1	31.0	33.2	35.1	35.4	35.8	36.0	8.6	2.85
Net interest margin, percent of average assets	Percent	3.15	3.10	3.17	3.21	3.25	3.12	2.92	2.80	2.84	2.85	2.87	2.88	2.88	2.88		
Average assets	\$ Billions	695.1	733.1	783.0	847.8	899.5	938.0	991.7	1,041.9	1,092.0	1,163.2	1,222.4	1,229.4	1,240.8	1,248.4	7.3	85.23

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		2006.4	2007.4	2008.4	2009.4	2010.4	2011.4	2012.4	2013.4	2014.4	2015.4	2016.1	2016.2	2016.3	2016.4	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	6.80	7.24	6.88	6.59	5.79	5.35	5.13	4.80	4.73	4.73	4.69	4.74	4.78	4.80		0.07
Total interest income	Percent	5.50	5.89	5.61	4.95	4.46	4.04	3.65	3.39	3.38	3.37	3.38	3.39	3.40	3.41		0.04
Gross interest income	Percent	4.45	4.71	4.63	4.22	3.84	3.49	3.20	2.99	2.98	3.00	2.99	3.00	3.01	3.03		0.03
Less interest refunds	Percent	0.01	0.01	0.01	0.01	0.00	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00		0.00
Investment income	Percent	1.06	1.20	0.99	0.74	0.62	0.56	0.46	0.40	0.41	0.38	0.39	0.39	0.38	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	1.30	1.35	1.27	1.64	1.33	1.31	1.48	1.41	1.35	1.36	1.31	1.35	1.38	1.39		0.03
Fee income	Percent	0.85	0.87	0.87	0.83	0.78	0.74	0.74	0.71	0.66	0.65	0.59	0.61	0.62	0.64		-0.01
Other operating income	Percent	0.43	0.47	0.47	0.53	0.55	0.56	0.69	0.67	0.65	0.68	0.66	0.70	0.71	0.71		0.03
Other (including gains/losses)	Percent	0.02	0.01	-0.07	0.28	0.00	0.01	0.04	0.03	0.04	0.03	0.05	0.04	0.04	0.04		0.01
Total expenses (with provision for loan and lease losses)	Percent	5.98	6.61	6.94	6.42	5.28	4.68	4.27	4.02	3.93	3.98	3.94	3.97	3.99	4.04		0.05
Non-interest expenses	Percent	3.32	3.38	3.60	3.55	3.29	3.26	3.18	3.16	3.11	3.12	3.07	3.09	3.10	3.10		-0.01
Labor expense	Percent	1.66	1.70	1.70	1.61	1.56	1.54	1.56	1.56	1.56	1.58	1.58	1.58	1.57	1.58		0.00
Office expenses	Percent	0.91	0.93	0.92	0.87	0.83	0.81	0.81	0.80	0.81	0.80	0.78	0.78	0.78	0.79		-0.01
Loan servicing expenses	Percent	0.20	0.20	0.20	0.20	0.20	0.21	0.22	0.23	0.23	0.22	0.21	0.22	0.22	0.22		0.00
Other non-interest expenses	Percent	0.55	0.56	0.78	0.86	0.70	0.69	0.59	0.57	0.52	0.52	0.50	0.51	0.52	0.52		0.01
Total interest expense	Percent	2.35	2.79	2.44	1.74	1.21	0.93	0.73	0.59	0.54	0.52	0.51	0.51	0.52	0.53		0.01
Interest on borrowed money	Percent	0.14	0.16	0.18	0.15	0.11	0.10	0.08	0.07	0.07	0.07	0.07	0.07	0.07	0.07		0.00
Share dividends	Percent	1.94	2.30	1.96	1.38	0.96	0.73	0.57	0.46	0.42	0.40	0.39	0.39	0.40	0.40		0.00
Interest on deposits	Percent	0.26	0.33	0.30	0.21	0.14	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	0.32	0.44	0.90	1.13	0.78	0.50	0.36	0.26	0.28	0.35	0.36	0.37	0.38	0.41		0.06
Net income	Percent	0.82	0.63	-0.05	0.18	0.50	0.67	0.85	0.78	0.80	0.75	0.75	0.77	0.78	0.77		0.02
Net interest margin	Percent	3.15	3.10	3.17	3.21	3.25	3.12	2.92	2.80	2.84	2.85	2.87	2.88	2.88	2.88		0.03

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Balance Sheet																	
Federally insured credit unions																	
Total assets	\$ Billions	711.1	755.0	811.0	884.6	914.3	961.7	1,021.8	1,062.0	1,122.1	1,204.3	1,240.6	1,254.6	1,277.3	1,292.5	7.3	88.26
Cash and equivalents (less than 3 months)	\$ Billions	51.8	52.5	48.5	67.6	74.4	95.2	100.9	87.4	85.8	94.5	113.7	101.4	109.4	97.8	3.4	3.22
Cash on hand	\$ Billions	6.7	7.0	7.8	7.6	7.7	7.9	8.3	9.0	9.7	9.9	9.9	10.1	9.3	10.1	2.6	0.25
Investments																	
Total investments (more than 3 months)	\$ Billions	134.5	142.4	165.6	210.8	238.9	256.9	280.4	285.8	275.8	272.8	272.4	271.9	266.3	269.2	-1.3	-3.58
Investments less than 1 year	\$ Billions	60.8	66.1	70.5	81.1	72.8	71.2	77.8	70.5	67.3	67.7	70.2	74.0	75.0	75.6	11.8	7.95
Investments 1-3 years	\$ Billions	51.9	47.0	57.5	79.1	94.0	106.0	106.9	89.2	99.5	101.7	103.5	103.7	100.7	94.9	-6.7	-6.82
Investments 3-10 years	\$ Billions	19.6	26.6	34.4	46.2	66.9	73.8	89.3	118.9	103.3	99.0	94.3	90.3	87.0	94.7	-4.3	-4.24
Investments 3-5 years	\$ Billions	14.5	19.1	25.1	33.2	46.8	54.4	64.6	79.4	75.6	71.2	67.2	65.4	62.0	64.1	-10.0	-7.15
Investments 5-10 years	\$ Billions	5.2	7.6	9.2	13.0	20.2	19.4	24.7	39.6	27.7	27.7	27.0	24.9	25.0	30.7	10.5	2.90
Investments more than 10 years	\$ Billions	2.1	2.7	3.3	4.4	5.2	6.0	6.4	7.2	5.6	4.5	4.5	3.9	3.6	4.0	-10.6	-0.47
Total loans	\$ Billions	495.6	528.6	566.0	572.4	564.7	571.5	597.5	645.1	712.3	787.0	799.5	823.4	847.1	869.1	10.4	82.09
Real estate loans	\$ Billions	245.4	272.9	304.5	309.6	309.6	313.0	320.2	338.8	364.2	396.8	402.2	411.2	421.0	431.1	8.6	34.30
Real estate fixed rate, first mortgage	\$ Billions	105.1	120.9	140.4	149.8	154.6	163.1	174.6	192.3	205.0	226.5	230.4	236.1	242.7	250.9	10.8	24.42
Credit cards	\$ Billions	26.6	30.1	32.7	34.9	35.9	37.4	39.5	42.6	46.0	48.8	47.9	49.1	50.2	52.7	7.9	3.85
Auto loans	\$ Billions	176.1	176.0	175.8	173.4	164.4	165.1	178.5	198.7	230.0	262.0	269.8	280.2	290.3	298.7	14.0	36.66
New autos	\$ Billions	88.5	86.9	81.5	75.2	62.9	58.3	63.3	71.3	86.4	100.1	103.0	107.3	112.2	116.9	16.8	16.78
Used autos	\$ Billions	87.6	89.1	94.3	98.2	101.5	106.8	115.2	127.4	143.7	162.0	166.8	172.9	178.1	181.8	12.3	19.88
Non-federally guaranteed student loans	\$ Billions	0.0	0.0	0.0	0.0	0.0	1.5	2.0	2.6	3.1	3.5	3.6	3.6	3.8	3.8	9.0	0.32
Other loans	\$ Billions	47.5	49.5	52.9	54.5	54.7	54.5	57.3	62.4	69.0	75.9	76.0	79.3	81.8	82.9	9.2	6.97
Member business loans, including unfunded commitments	\$ Billions	22.8	26.4	31.9	35.1	37.2	39.2	41.7	46.0	51.8	58.1	59.8	61.7	63.9	66.6	14.6	8.50
Other assets	\$ Billions	29.3	31.5	30.9	33.8	36.3	38.1	42.9	43.7	48.2	49.9	55.1	58.0	54.5	56.5	13.1	6.53
Total liabilities and net worth	\$ Billions	711.1	755.0	811.0	884.6	914.3	961.7	1,021.8	1,062.0	1,122.1	1,204.3	1,240.6	1,254.6	1,277.3	1,292.5	7.3	88.26
Total deposits	\$ Billions	601.2	632.4	681.1	752.7	786.4	827.4	877.9	910.1	950.8	1,016.0	1,050.9	1,058.9	1,077.8	1,092.6	7.5	76.59
Share drafts	\$ Billions	70.3	70.9	73.6	85.3	89.9	100.6	111.4	119.0	131.4	150.4	155.5	154.6	151.2	153.7	2.2	3.30
Regular shares	\$ Billions	181.1	169.0	178.7	199.9	220.5	245.0	275.1	297.6	320.9	352.0	370.7	373.4	387.7	393.7	11.8	41.70
Other deposits	\$ Billions	349.8	392.4	428.8	467.5	476.0	481.8	491.4	493.5	498.5	513.6	524.8	531.0	538.9	545.2	6.1	31.58
Money market accounts	\$ Billions	100.5	111.2	128.5	158.3	175.8	189.1	203.4	212.3	219.5	231.8	238.0	240.4	244.1	249.2	7.5	17.40
Share certificate accounts	\$ Billions	188.9	216.1	226.2	225.6	213.4	204.1	197.9	191.5	188.9	190.1	193.5	195.7	197.9	199.5	4.9	9.36
IRA/Keogh accounts	\$ Billions	52.0	56.9	64.7	73.4	76.4	77.6	79.1	78.4	76.9	76.6	77.1	77.7	78.4	78.1	2.0	1.51
Non-member deposits	\$ Billions	2.8	2.5	2.6	2.5	2.4	2.2	2.3	3.0	5.1	6.7	7.2	7.8	8.5	8.7	31.2	2.08
All other shares	\$ Billions	5.5	5.7	6.8	7.7	8.0	8.7	8.7	8.2	8.2	8.5	9.0	9.2	10.0	9.7	14.5	1.23
Other liabilities	\$ Billions	28.1	36.5	43.8	44.4	36.0	36.1	37.3	37.4	48.3	56.7	55.8	59.5	60.8	59.1	4.2	2.38
Net worth	\$ Billions	81.9	86.1	86.1	87.5	92.0	98.2	106.6	114.5	123.0	131.6	133.8	136.2	138.6	140.8	7.1	9.29
Net worth, percent of assets	Percent	11.51	11.40	10.61	9.89	10.06	10.21	10.43	10.77	10.96	10.92	10.78	10.85	10.85	10.89		-0.03

Summary of Federally Insured Credit Union Call Report Data: 2016 Q4

Date	Same quarter as current, previous years											Most recent four quarters				Most Recent	
	Units	2006.4	2007.4	2008.4	2009.4	2010.4	2011.4	2012.4	2013.4	2014.4	2015.4	2016.1	2016.2	2016.3	2016.4	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	7.3	7.0	6.0	7.6	8.1	9.9	9.9	8.2	7.6	7.9	9.2	8.1	8.6	7.6		-0.29
Cash on hand	Percent	0.9	0.9	1.0	0.9	0.8	0.8	0.8	0.8	0.9	0.8	0.8	0.8	0.7	0.8		-0.04
Investments																	
Total investments (more than 3 months)	Percent	18.9	18.9	20.4	23.8	26.1	26.7	27.4	26.9	24.6	22.7	22.0	21.7	20.9	20.8		-1.82
Investments less than 1 year	Percent	8.6	8.8	8.7	9.2	8.0	7.4	7.6	6.6	6.0	5.6	5.7	5.9	5.9	5.8		0.23
Investments 1-3 years	Percent	7.3	6.2	7.1	8.9	10.3	11.0	10.5	8.4	8.9	8.4	8.3	8.3	7.9	7.3		-1.10
Investments 3-10 years	Percent	2.8	3.5	4.2	5.2	7.3	7.7	8.7	11.2	9.2	8.2	7.6	7.2	6.8	7.3		-0.89
Investments 3-5 years	Percent	2.0	2.5	3.1	3.8	5.1	5.7	6.3	7.5	6.7	5.9	5.4	5.2	4.9	5.0		-0.96
Investments 5-10 years	Percent	0.7	1.0	1.1	1.5	2.2	2.0	2.4	3.7	2.5	2.3	2.2	2.0	2.0	2.4		0.07
Investments more than 10 years	Percent	0.3	0.4	0.4	0.5	0.6	0.6	0.6	0.7	0.5	0.4	0.4	0.3	0.3	0.3		-0.06
Total loans	Percent	69.7	70.0	69.8	64.7	61.8	59.4	58.5	60.7	63.5	65.4	64.4	65.6	66.3	67.2		1.89
Real estate loans	Percent	34.5	36.1	37.5	35.0	33.9	32.6	31.3	31.9	32.5	32.9	32.4	32.8	33.0	33.4		0.40
Real estate fixed rate, first mortgage	Percent	14.8	16.0	17.3	16.9	16.9	17.0	17.1	18.1	18.3	18.8	18.6	18.8	19.0	19.4		0.60
Credit cards	Percent	3.7	4.0	4.0	3.9	3.9	3.9	3.9	4.0	4.1	4.1	3.9	3.9	3.9	4.1		0.02
Auto loans	Percent	24.8	23.3	21.7	19.6	18.0	17.2	17.5	18.7	20.5	21.8	21.7	22.3	22.7	23.1		1.35
New autos	Percent	12.4	11.5	10.1	8.5	6.9	6.1	6.2	6.7	7.7	8.3	8.3	8.5	8.8	9.0		0.73
Used autos	Percent	12.3	11.8	11.6	11.1	11.1	11.1	11.3	12.0	12.8	13.4	13.4	13.8	13.9	14.1		0.62
Non-federally guaranteed student loans	Percent	0.0	0.0	0.0	0.0	0.0	0.2	0.2	0.2	0.3	0.3	0.3	0.3	0.3	0.3		0.00
Other loans	Percent	6.7	6.6	6.5	6.2	6.0	5.7	5.6	5.9	6.1	6.3	6.1	6.3	6.4	6.4		0.11
Member business loans, including unfunded commitments	Percent	3.2	3.5	3.9	4.0	4.1	4.1	4.1	4.3	4.6	4.8	4.8	4.9	5.0	5.2		0.33
Other assets	Percent	4.1	4.2	3.8	3.8	4.0	4.0	4.2	4.1	4.3	4.1	4.4	4.6	4.3	4.4		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	84.5	83.8	84.0	85.1	86.0	86.0	85.9	85.7	84.7	84.4	84.7	84.4	84.4	84.5		0.16
Share drafts	Percent	9.9	9.4	9.1	9.6	9.8	10.5	10.9	11.2	11.7	12.5	12.5	12.3	11.8	11.9		-0.60
Regular shares	Percent	25.5	22.4	22.0	22.6	24.1	25.5	26.9	28.0	28.6	29.2	29.9	29.8	30.4	30.5		1.23
Other deposits	Percent	49.2	52.0	52.9	52.8	52.1	50.1	48.1	46.5	44.4	42.6	42.3	42.3	42.2	42.2		-0.47
Money market accounts	Percent	14.1	14.7	15.8	17.9	19.2	19.7	19.9	20.0	19.6	19.2	19.2	19.2	19.1	19.3		0.03
Share certificate accounts	Percent	26.6	28.6	27.9	25.5	23.3	21.2	19.4	18.0	16.8	15.8	15.6	15.6	15.5	15.4		-0.35
IRA/Keogh accounts	Percent	7.3	7.5	8.0	8.3	8.4	8.1	7.7	7.4	6.9	6.4	6.2	6.2	6.1	6.0		-0.32
Non-member deposits	Percent	0.4	0.3	0.3	0.3	0.3	0.2	0.2	0.3	0.5	0.6	0.6	0.6	0.7	0.7		0.12
All other shares	Percent	0.8	0.8	0.8	0.9	0.9	0.9	0.9	0.8	0.7	0.7	0.7	0.7	0.8	0.7		0.05
Other liabilities	Percent	3.9	4.8	5.4	5.0	3.9	3.7	3.6	3.5	4.3	4.7	4.5	4.7	4.8	4.6		-0.14
Net worth	Percent	11.51	11.40	10.61	9.89	10.06	10.21	10.43	10.77	10.96	10.92	10.78	10.85	10.85	10.89		-0.03

Summary of Credit Union Indicators by Type of Credit Union: 2016 Q4

	Asset Categories						Federal Credit Unions	Federally Insured State-Chartered Credit Unions	Credit Unions with Low-Income Designation in 2016Q4	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: 2016Q4										
Number of credit unions	1,659	1,851	724	1,050	229	272	3,608	2,177	2,491	4,234
Number of members (millions)	1.4	5.8	5.7	22.7	13.7	57.6	56.6	50.3	39.3	12.9
Total assets (\$ billions)	6.8	45.8	51.5	233.7	161.7	793.0	670.2	622.4	409.1	104.2
Total loans (\$ billions)	3.4	23.1	28.9	149.9	112.5	551.4	444.5	424.6	286.1	55.3
Total deposits (\$ billions)	5.8	39.9	45.1	203.4	138.6	659.7	559.8	532.8	350.3	90.8
Key ratios (percent)										
Return on average assets	0.05	0.25	0.38	0.52	0.60	0.95	0.78	0.76	0.73	0.30
Net worth ratio	15.14	12.33	11.51	10.92	10.97	10.71	10.97	10.80	10.83	12.11
Loan to share ratio	58.0	57.8	64.0	73.7	81.2	83.6	79.4	79.7	81.7	60.9
Net interest margin (median)	3.19	2.92	2.98	3.01	3.03	2.75	2.97	3.04	3.19	3.01
Net long-term asset ratio	9.5	20.0	25.7	31.4	34.4	34.6	33.5	32.4	31.0	22.2
Cost of funds / average assets (median)	0.21	0.22	0.27	0.34	0.40	0.50	0.25	0.29	0.27	0.23
Delinquency rate	1.97	1.22	1.09	0.91	0.79	0.78	0.85	0.81	0.81	1.20
Net charge-offs to average loans	0.64	0.50	0.52	0.49	0.49	0.58	0.62	0.47	0.52	0.52
Growth from a year earlier (percent)										
Shares (total deposits)	-7.3	-5.7	-0.6	2.1	-0.4	13.1	7.2	7.9	7.9	-3.4
Total loans	-6.5	-5.0	0.9	3.9	3.9	15.4	9.8	11.1	11.3	-2.1
Total assets	-7.3	-5.7	-0.6	2.1	-0.4	12.5	6.7	8.0	8.0	-3.4
Members	-10.0	-8.7	-2.8	-0.3	-3.2	10.8	4.3	3.9	4.1	-6.3
Net worth	-6.7	-5.7	-0.2	2.0	-1.4	12.5	7.1	7.1	7.2	-3.3
Historical Data (same quarter)										
Return on average assets (percent)										
2016	0.05	0.25	0.38	0.52	0.60	0.95	0.78	0.76	0.73	0.30
2015	0.03	0.28	0.39	0.54	0.66	0.91	0.74	0.75	0.76	0.31
2014	0.03	0.26	0.45	0.59	0.79	0.97	0.77	0.83	0.82	0.33
2013	-0.18	0.21	0.41	0.58	0.75	0.98	0.75	0.82	0.79	0.27
2012	-0.03	0.27	0.47	0.67	0.82	1.07	0.85	0.86	0.86	0.34
Net worth ratio (percent)										
2016	15.14	12.33	11.51	10.92	10.97	10.71	10.97	10.80	10.83	12.11
2015	15.05	12.32	11.45	10.92	11.08	10.70	10.94	10.90	10.91	12.09
2014	14.81	12.30	11.45	10.93	11.09	10.74	11.02	10.89	10.93	12.08
2013	14.65	12.21	11.20	10.78	10.81	10.52	10.86	10.67	10.69	11.92
2012	14.63	12.06	10.92	10.53	10.59	10.04	10.50	10.35	10.35	11.73
Loan to Share Ratio (percent)										
2016	58.03	57.77	63.97	73.69	81.18	83.58	79.40	79.70	81.68	60.87
2015	57.53	57.35	63.03	72.41	77.82	81.90	77.52	77.40	79.16	60.11
2014	57.28	57.24	62.37	70.74	75.94	79.12	74.72	75.14	76.97	59.67
2013	56.03	56.30	61.13	68.30	72.91	74.06	70.80	70.99	73.43	58.57
2012	55.45	55.72	60.67	66.30	69.33	70.88	67.91	68.23	70.53	58.01