



NATIONAL CREDIT UNION ADMINISTRATION
CREDIT UNION DATA SUMMARY 2015 Q4

Summary of Federally Insured Credit Union Call Report Data: 2015 Q4

Date	Units	Same quarter as current, previous years										Most recent four quarters				Most Recent	
		2005.4	2006.4	2007.4	2008.4	2009.4	2010.4	2011.4	2012.4	2013.4	2014.4	2015.1	2015.2	2015.3	2015.4	4 Quarter % change	4 Quarter change
Summary Credit Union Data																	
Federally insured credit unions																	
Federally insured credit unions	Number	8,695	8,362	8,101	7,806	7,554	7,339	7,094	6,819	6,554	6,273	6,206	6,159	6,090	6,021	-4.0	-252
Federal credit unions	Number	5,393	5,189	5,036	4,847	4,714	4,589	4,447	4,272	4,105	3,927	3,885	3,856	3,814	3,764	-4.2	-163
Federally insured, state-chartered credit unions	Number	3,302	3,173	3,065	2,959	2,840	2,750	2,647	2,547	2,449	2,346	2,321	2,303	2,276	2,257	-3.8	-89
Credit unions with low-income designation	Number	1,032	1,043	1,087	1,088	1,085	1,111	1,119	1,895	1,989	2,113	2,157	2,275	2,285	2,297	8.7	184
Number of members	Millions	84.5	85.7	86.8	88.6	89.9	90.5	91.8	93.9	96.3	99.2	100.0	101.0	102.1	102.7	3.5	3.5
Number of deposits	Millions	149.2	155.3	157.9	162.8	166.3	168.3	170.4	175.4	180.8	186.4	188.3	190.4	192.7	193.6	3.9	7.2
Number of loans outstanding	Millions	42.5	43.2	44.1	45.0	45.8	45.3	45.8	47.6	50.4	54.0	54.1	55.4	56.9	57.4	6.4	3.5
Total assets	\$ Billions	679.0	711.1	755.0	811.0	884.6	914.3	961.7	1,021.8	1,062.0	1,122.1	1,158.5	1,168.3	1,180.4	1,204.3	7.3	82
Total assets, four-quarter growth	Percent	4.9	4.7	6.2	7.4	9.1	3.4	5.2	6.2	3.9	5.7	5.5	5.9	6.6	7.3		1.7
Total loans	\$ Billions	458.6	495.6	528.6	566.0	572.4	564.7	571.5	597.5	645.1	712.3	722.0	745.2	769.5	787.0	10.5	75
Total loans, four-quarter growth	Percent	10.7	8.1	6.7	7.1	1.1	-1.4	1.2	4.6	8.0	10.4	10.6	10.6	10.7	10.5		0.1
Average outstanding loan balance	\$	10,798	11,479	11,987	12,575	12,487	12,463	12,483	12,565	12,795	13,203	13,357	13,450	13,531	13,706	3.8	503
Total deposits	\$ Billions	577.6	601.2	632.4	681.1	752.7	786.4	827.4	877.9	910.1	950.8	984.4	986.8	992.5	1,016.0	6.9	65
Total deposits, four-quarter growth	Percent	3.8	4.1	5.2	7.7	10.5	4.5	5.2	6.1	3.7	4.5	4.4	4.9	5.7	6.9		2.4
Average deposit balance	\$	6,835	7,011	7,284	7,690	8,375	8,691	9,011	9,353	9,454	9,580	9,849	9,768	9,717	9,890	3.2	310
Key Ratios																	
Net worth ratio	Percent	11.23	11.51	11.40	10.61	9.89	10.06	10.21	10.43	10.77	10.96	10.81	10.92	10.99	10.92		-0.04
Return on average assets	Percent	0.85	0.82	0.63	-0.05	0.18	0.50	0.67	0.85	0.78	0.80	0.78	0.81	0.80	0.75		-0.05
Loan-to-share ratio	Percent	79.4	82.4	83.6	83.1	76.1	71.8	69.1	68.1	70.9	74.9	73.3	75.5	77.5	77.5		2.54
Net long-term assets, percent of assets	Percent	25.2	27.2	30.0	31.8	31.5	33.0	32.4	32.9	35.9	33.6	32.5	32.6	32.4	32.7		-0.90
Median credit union average cost of funds	Percent	1.28	1.72	2.08	1.87	1.31	0.88	0.60	0.44	0.34	0.29	0.26	0.26	0.26	0.27		-0.02
Median credit union average yield on loans	Percent	6.74	6.92	7.15	7.13	6.93	6.76	6.52	6.22	5.84	5.55	5.43	5.38	5.39	5.39		-0.16
Median credit union net interest margin	Percent	3.78	3.93	4.00	3.77	3.59	3.49	3.37	3.17	3.01	2.99	2.93	2.94	2.98	2.97		-0.02
Median credit union return on average assets	Percent	0.61	0.66	0.62	0.27	-0.02	0.10	0.22	0.31	0.25	0.32	0.31	0.33	0.36	0.34		0.02
Lending (Year-to-Date, Annual Rate)																	
Loans granted	\$ Billions	253.8	245.9	249.6	250.6	267.1	248.7	259.5	326.3	345.7	350.9	354.1	396.5	410.2	406.2	15.8	55
Real estate loans	\$ Billions	98.9	93.8	95.9	100.5	116.8	103.9	98.9	140.8	139.7	116.0	122.9	146.3	152.0	150.3	29.6	34
Real estate, fixed-rate, first mortgage	\$ Billions	40.8	36.5	43.1	51.7	80.6	70.8	67.4	107.2	99.4	68.5	82.3	98.0	100.4	98.0	43.2	30
Member-business loans	\$ Billions	9.0	10.9	11.5	13.5	10.8	12.1	13.2	15.9	18.6	18.0	18.0	19.1	19.3	20.6	14.3	3
Payday alternative loans	\$ Millions	0.0	0.0	0.0	0.0	0.0	40.9	56.1	72.6	90.2	115.1	98.2	115.5	118.7	123.3	7.2	8
Delinquent loans	\$ Billions	3.4	3.4	4.9	7.8	10.5	9.9	9.1	6.9	6.5	6.1	4.9	5.5	6.0	6.4	5.4	0.33
Total delinquency rate	Percent	0.73	0.68	0.93	1.38	1.84	1.76	1.60	1.16	1.01	0.85	0.69	0.74	0.78	0.81		-0.04
Fixed real estate delinquency rate	Percent	0.28	0.36	0.60	0.94	1.71	1.89	1.76	1.21	1.00	0.77	0.62	0.68	0.65	0.64		-0.14
Credit card delinquency rate	Percent	1.18	1.04	1.33	1.88	2.06	1.54	1.15	0.97	0.93	0.94	0.89	0.86	0.97	1.01		0.07
Member-business loan delinquency rate	Percent	0.42	0.53	1.87	2.27	3.75	4.06	3.81	2.17	1.54	0.86	0.95	1.02	1.11	1.09		0.23
Net charge-offs	\$ Billions	2.4	2.2	2.6	4.6	6.9	6.4	5.2	4.3	3.5	3.4	3.4	3.4	3.4	3.6	7.8	0.26
Net charge-offs, percent of average loans	Percent	0.54	0.45	0.51	0.85	1.21	1.13	0.91	0.73	0.57	0.50	0.47	0.46	0.46	0.48		-0.01
Asset Distribution																	
25% of credit unions are smaller than	\$ Millions	3.5	3.5	3.7	4.2	4.6	5.0	5.5	6.0	6.4	7.0	7.3	7.3	7.4	7.5	7.4	0.52
50% of credit unions are smaller than	\$ Millions	12.0	12.4	13.1	14.5	16.5	17.6	19.2	21.1	22.7	24.4	25.4	25.6	25.9	26.8	9.5	2.32
75% of credit unions are smaller than	\$ Millions	42.4	44.5	48.0	53.8	60.7	64.4	70.1	77.7	83.7	92.0	96.2	97.3	98.4	101.4	10.3	9.45
90% of credit unions are smaller than	\$ Millions	151.6	161.5	171.8	191.9	219.9	233.5	251.2	281.1	310.4	340.6	355.7	362.5	367.4	381.8	12.1	41.18

Summary of Federally Insured Credit Union Call Report Data: 2015 Q4

Date	Units	Same quarter as current, previous years										Most recent four quarters				Most Recent	
		2005.4	2006.4	2007.4	2008.4	2009.4	2010.4	2011.4	2012.4	2013.4	2014.4	2015.1	2015.2	2015.3	2015.4	4 Quarter % change	4 Quarter change
Income and Expenses (Year-to-date, Annual Rate)																	
Federally insured credit unions																	
Gross income	\$ Billions	41.2	47.2	53.1	53.9	55.9	52.1	50.2	50.8	50.0	51.7	52.9	54.0	54.6	55.0	6.5	3.36
Total interest income	\$ Billions	32.9	38.2	43.2	43.9	42.0	40.1	37.9	36.2	35.3	36.9	37.9	38.3	38.8	39.2	6.1	2.27
Gross interest income	\$ Billions	26.7	30.9	34.5	36.2	35.8	34.5	32.8	31.7	31.2	32.6	33.6	34.0	34.4	34.9	7.1	2.30
Less interest refunds	\$ Billions	0.0	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.0	0.0	0.0	0.1	-17.9	-0.01
Investment income	\$ Billions	6.2	7.4	8.8	7.8	6.2	5.6	5.2	4.5	4.2	4.4	4.3	4.4	4.3	4.4	-0.8	-0.04
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	-141.4	-0.01
Total non-interest income	\$ Billions	8.3	9.0	9.9	10.0	13.9	12.0	12.3	14.6	14.7	14.7	15.0	15.6	15.8	15.8	7.4	1.09
Fee income	\$ Billions	5.5	5.9	6.4	6.8	7.0	7.0	6.9	7.4	7.4	7.2	6.9	7.2	7.4	7.5	4.5	0.33
Other operating income	\$ Billions	2.6	3.0	3.4	3.7	4.5	4.9	5.2	6.8	7.0	7.1	7.5	7.9	8.0	7.9	12.1	0.86
Other (including gains/losses)	\$ Billions	0.2	0.1	0.1	-0.6	2.4	-0.0	0.1	0.4	0.3	0.5	0.5	0.5	0.4	0.4	-21.1	-0.10
Total expenses (with provision for loan and lease losses)	\$ Billions	35.6	41.6	48.5	54.3	54.4	47.5	43.9	42.4	41.9	43.0	44.0	44.7	45.4	46.3	7.7	3.33
Non-interest expenses	\$ Billions	21.5	23.1	24.8	28.2	30.1	29.6	30.6	31.6	32.9	34.0	35.1	35.5	35.8	36.2	6.7	2.26
Labor expense	\$ Billions	10.7	11.6	12.4	13.3	13.7	14.0	14.5	15.5	16.3	17.1	17.9	18.0	18.1	18.4	7.8	1.33
Office expenses	\$ Billions	5.9	6.3	6.8	7.2	7.4	7.5	7.6	8.0	8.3	8.8	9.1	9.1	9.2	9.3	5.2	0.46
Loan servicing expenses	\$ Billions	1.3	1.4	1.5	1.6	1.7	1.8	2.0	2.2	2.4	2.5	2.5	2.6	2.7	2.6	4.5	0.11
Other non-interest expenses	\$ Billions	3.6	3.8	4.1	6.1	7.3	6.3	6.5	5.9	5.9	5.7	5.6	5.8	5.9	6.0	6.4	0.36
Total interest expense	\$ Billions	11.4	16.3	20.5	19.1	14.8	10.9	8.7	7.2	6.2	5.9	5.8	5.8	5.9	6.0	2.3	0.13
Interest on borrowed money	\$ Billions	0.7	1.0	1.2	1.4	1.3	1.0	0.9	0.8	0.7	0.8	0.8	0.8	0.8	0.8	5.7	0.04
Share dividends	\$ Billions	9.5	13.5	16.9	15.4	11.7	8.6	6.8	5.6	4.8	4.6	4.5	4.5	4.5	4.7	2.1	0.10
Interest on deposits	\$ Billions	1.2	1.8	2.4	2.3	1.8	1.2	0.9	0.8	0.6	0.6	0.5	0.5	0.6	0.6	-0.8	-0.00
Provision for loan and lease losses	\$ Billions	2.6	2.2	3.2	7.0	9.6	7.0	4.7	3.6	2.7	3.1	3.2	3.4	3.7	4.0	30.2	0.93
Net income	\$ Billions	5.6	5.7	4.6	-0.4	1.5	4.5	6.3	8.5	8.1	8.7	8.9	9.2	9.2	8.7	0.3	0.03
Net income, percent of average assets	Percent	0.85	0.82	0.63	-0.05	0.18	0.50	0.67	0.85	0.78	0.80	0.78	0.81	0.80	0.75		-0.05
Net interest margin	\$ Billions	21.5	21.9	22.7	24.8	27.2	29.2	29.2	29.0	29.1	31.0	32.2	32.5	32.9	33.2	6.9	2.13
Net interest margin, percent of average assets	Percent	3.24	3.15	3.10	3.17	3.21	3.25	3.12	2.92	2.80	2.84	2.82	2.84	2.86	2.85		
Average assets	\$ Billions	663.0	695.1	733.1	783.0	847.8	899.5	938.0	991.7	1,041.9	1,092.0	1,140.3	1,145.2	1,151.2	1,163.2	6.5	71.19

Summary of Federally Insured Credit Union Call Report Data: 2015 Q4

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	Units	2005.4	2006.4	2007.4	2008.4	2009.4	2010.4	2011.4	2012.4	2013.4	2014.4	2015.1	2015.2	2015.3	2015.4	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	6.21	6.80	7.24	6.88	6.59	5.79	5.35	5.13	4.80	4.73	4.64	4.71	4.74	4.73		-0.00
Total interest income	Percent	4.96	5.50	5.89	5.61	4.95	4.46	4.04	3.65	3.39	3.38	3.33	3.35	3.37	3.37		-0.01
Gross interest income	Percent	4.03	4.45	4.71	4.63	4.22	3.84	3.49	3.20	2.99	2.98	2.95	2.96	2.99	3.00		0.02
Less interest refunds	Percent	0.01	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
Investment income	Percent	0.94	1.06	1.20	0.99	0.74	0.62	0.56	0.46	0.40	0.41	0.38	0.38	0.38	0.38		-0.03
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	1.25	1.30	1.35	1.27	1.64	1.33	1.31	1.48	1.41	1.35	1.31	1.37	1.37	1.36		0.01
Fee income	Percent	0.82	0.85	0.87	0.87	0.83	0.78	0.74	0.74	0.71	0.66	0.60	0.63	0.64	0.65		-0.01
Other operating income	Percent	0.39	0.43	0.47	0.47	0.53	0.55	0.56	0.69	0.67	0.65	0.66	0.69	0.70	0.68		0.03
Other (including gains/losses)	Percent	0.03	0.02	0.01	-0.07	0.28	-0.00	0.01	0.04	0.03	0.04	0.05	0.04	0.03	0.03		-0.01
Total expenses (with provision for loan and lease losses)	Percent	5.36	5.98	6.61	6.94	6.42	5.28	4.68	4.27	4.02	3.93	3.86	3.91	3.94	3.98		0.05
Non-interest expenses	Percent	3.24	3.32	3.38	3.60	3.55	3.29	3.26	3.18	3.16	3.11	3.07	3.10	3.11	3.12		0.00
Labor expense	Percent	1.62	1.66	1.70	1.70	1.61	1.56	1.54	1.56	1.56	1.56	1.57	1.57	1.58	1.58		0.02
Office expenses	Percent	0.90	0.91	0.93	0.92	0.87	0.83	0.81	0.81	0.80	0.81	0.80	0.79	0.80	0.80		-0.01
Loan servicing expenses	Percent	0.19	0.20	0.20	0.20	0.20	0.20	0.21	0.22	0.23	0.23	0.22	0.23	0.23	0.22		-0.00
Other non-interest expenses	Percent	0.54	0.55	0.56	0.78	0.86	0.70	0.69	0.59	0.57	0.52	0.49	0.51	0.51	0.52		-0.00
Total interest expense	Percent	1.72	2.35	2.79	2.44	1.74	1.21	0.93	0.73	0.59	0.54	0.51	0.51	0.51	0.52		-0.02
Interest on borrowed money	Percent	0.10	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		-0.00
Share dividends	Percent	1.43	1.94	2.30	1.96	1.38	0.96	0.73	0.57	0.46	0.42	0.39	0.40	0.39	0.40		-0.02
Interest on deposits	Percent	0.19	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		-0.00
Provision for loan and lease losses	Percent	0.40	0.32	0.44	0.90	1.13	0.78	0.50	0.36	0.26	0.28	0.28	0.30	0.32	0.34		0.06
Net income	Percent	0.85	0.82	0.63	-0.05	0.18	0.50	0.67	0.85	0.78	0.80	0.78	0.81	0.80	0.75		-0.05
Net interest margin	Percent	3.24	3.15	3.10	3.17	3.21	3.25	3.12	2.92	2.80	2.84	2.82	2.84	2.86	2.85		0.01

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Balance Sheet																	
Federally insured credit unions																	
Total assets	\$ Billions	679.0	711.1	755.0	811.0	884.6	914.3	961.7	1,021.8	1,062.0	1,122.1	1,158.5	1,168.3	1,180.4	1,204.3	7.3	82.24
Cash and equivalents (less than 3 months)	\$ Billions	46.0	51.8	52.5	48.5	67.6	74.4	95.2	100.9	87.4	85.8	105.5	92.2	88.4	94.6	10.2	8.78
Cash on hand	\$ Billions	6.6	6.7	7.0	7.8	7.6	7.7	7.9	8.3	9.0	9.7	8.8	9.0	9.6	9.9	1.7	0.16
Investments																	
Total investments (more than 3 months)	\$ Billions	148.0	134.5	142.4	165.6	210.8	238.9	256.9	280.4	285.8	275.8	280.3	278.9	270.2	272.8	-1.1	-2.95
Investments less than 1 year	\$ Billions	100.8	60.8	66.1	70.5	81.1	72.8	71.2	77.8	70.5	67.3	68.6	68.4	67.3	67.8	0.6	0.42
Investments 1-3 years	\$ Billions	62.9	51.9	47.0	57.5	79.1	94.0	106.0	106.9	89.2	99.5	107.0	108.5	105.4	101.7	2.2	2.14
Investments 3-10 years	\$ Billions	21.7	19.6	26.6	34.4	46.2	66.9	73.8	89.3	118.9	103.3	99.5	97.2	92.9	98.9	-4.2	-4.35
Investments 3-5 years	\$ Billions	17.1	14.5	19.1	25.1	33.2	46.8	54.4	64.6	79.4	75.6	72.4	69.4	66.3	71.2	-5.9	-4.43
Investments 5-10 years	\$ Billions	4.6	5.2	7.6	9.2	13.0	20.2	19.4	24.7	39.6	27.7	27.2	27.7	26.6	27.8	0.3	0.08
Investments more than 10 years	\$ Billions	1.9	2.1	2.7	3.3	4.4	5.2	6.0	6.4	7.2	5.6	5.3	4.8	4.5	4.5	-20.6	-1.16
Total loans	\$ Billions	458.6	495.6	528.6	566.0	572.4	564.7	571.5	597.5	645.1	712.3	722.0	745.2	769.5	787.0	10.5	74.71
Real estate loans	\$ Billions	218.8	245.4	272.9	304.5	309.6	309.6	313.0	320.2	338.8	364.2	368.5	378.4	389.0	396.8	8.9	32.58
Real estate fixed-rate, first mortgage	\$ Billions	95.9	105.1	120.9	140.4	149.8	154.6	163.1	174.6	192.3	205.0	208.3	215.1	221.7	226.1	10.3	21.12
Credit cards	\$ Billions	23.9	26.6	30.1	32.7	34.9	35.9	37.4	39.5	42.6	46.0	44.7	45.8	47.0	48.8	6.2	2.83
Auto loans	\$ Billions	170.6	176.1	176.0	175.8	173.4	164.4	165.1	178.5	198.7	230.0	236.6	245.8	255.5	262.1	13.9	32.02
New autos	\$ Billions	84.0	88.5	86.9	81.5	75.2	62.9	58.3	63.3	71.3	86.4	89.3	92.8	96.9	100.1	16.0	13.78
Used autos	\$ Billions	86.6	87.6	89.1	94.3	98.2	101.5	106.8	115.2	127.4	143.7	147.3	153.0	158.6	161.9	12.7	18.23
Non-federally guaranteed student loans	\$ Billions	0.0	0.0	0.0	0.0	0.0	0.0	1.5	2.0	2.6	3.1	3.3	3.3	3.4	3.5	11.3	0.36
Other loans	\$ Billions	45.3	47.5	49.5	52.9	54.5	54.7	54.5	57.3	62.4	69.0	68.8	71.9	74.5	75.9	10.0	6.92
Member-business loans, including unfunded commitments	\$ Billions	17.9	22.8	26.4	31.9	35.1	37.2	39.2	41.7	46.0	51.8	52.9	54.4	56.1	58.1	12.2	6.33
Other assets	\$ Billions	26.5	29.3	31.5	30.9	33.8	36.3	38.1	42.9	43.7	48.2	50.7	52.0	52.3	49.9	3.6	1.72
Total liabilities and net worth	\$ Billions	679.0	711.1	755.0	811.0	884.6	914.3	961.7	1,021.8	1,062.0	1,122.1	1,158.5	1,168.3	1,180.4	1,204.3	7.3	82.24
Total deposits	\$ Billions	577.6	601.2	632.4	681.1	752.7	786.4	827.4	877.9	910.1	950.8	984.4	986.8	992.5	1,016.0	6.9	65.21
Share drafts	\$ Billions	75.4	70.3	70.9	73.6	85.3	89.9	100.6	111.4	118.8	131.1	139.3	137.2	138.0	150.2	14.5	19.06
Regular shares	\$ Billions	194.2	181.1	169.0	178.7	199.9	220.5	245.0	275.1	297.8	321.1	341.4	344.4	345.7	352.1	9.6	30.96
Other deposits	\$ Billions	308.0	349.8	392.4	428.8	467.5	476.0	481.8	491.4	493.5	498.5	503.8	505.3	508.8	513.7	3.0	15.20
Money market accounts	\$ Billions	99.0	100.5	111.2	128.5	158.3	175.8	189.1	203.4	212.3	219.5	224.6	225.6	227.8	231.8	5.6	12.30
Share certificate accounts	\$ Billions	152.6	188.9	216.1	226.2	225.6	213.4	204.1	197.9	191.5	188.9	188.5	188.6	189.1	190.1	0.6	1.15
IRA/Keogh accounts	\$ Billions	48.3	52.0	56.9	64.7	73.4	76.4	77.6	79.1	78.4	76.9	76.7	76.6	76.7	76.7	-0.3	-0.24
Non-member deposits	\$ Billions	2.5	2.8	2.5	2.6	2.5	2.4	2.2	2.3	3.0	5.1	5.4	5.7	6.2	6.6	31.5	1.59
All other shares	\$ Billions	5.5	5.5	5.7	6.8	7.7	8.0	8.7	8.7	8.2	8.2	8.5	8.7	9.1	8.6	4.8	0.39
Other liabilities	\$ Billions	25.1	28.1	36.5	43.8	44.4	36.0	36.1	37.3	37.4	48.3	48.8	53.8	58.1	56.7	17.5	8.44
Net worth	\$ Billions	76.3	81.9	86.1	86.1	87.5	92.0	98.2	106.6	114.5	123.0	125.3	127.6	129.8	131.6	7.0	8.59
Net worth, percent of assets	Percent	11.23	11.51	11.40	10.61	9.89	10.06	10.21	10.43	10.77	10.96	10.81	10.92	10.99	10.92		-0.04

Summary of Federally Insured Credit Union Call Report Data: 2015 Q4

Date	Same quarter as current, previous years											Most recent four quarters				Most Recent	
	Units	2005.4	2006.4	2007.4	2008.4	2009.4	2010.4	2011.4	2012.4	2013.4	2014.4	2015.1	2015.2	2015.3	2015.4	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	6.8	7.3	7.0	6.0	7.6	8.1	9.9	9.9	8.2	7.6	9.1	7.9	7.5	7.9		0.21
Cash on hand	Percent	1.0	0.9	0.9	1.0	0.9	0.8	0.8	0.8	0.8	0.9	0.8	0.8	0.8	0.8		-0.05
Investments																	
Total investments (more than 3 months)	Percent	21.8	18.9	18.9	20.4	23.8	26.1	26.7	27.4	26.9	24.6	24.2	23.9	22.9	22.7		-1.92
Investments less than 1 year	Percent	14.8	8.6	8.8	8.7	9.2	8.0	7.4	7.6	6.6	6.0	5.9	5.9	5.7	5.6		-0.38
Investments 1-3 years	Percent	9.3	7.3	6.2	7.1	8.9	10.3	11.0	10.5	8.4	8.9	9.2	9.3	8.9	8.4		-0.43
Investments 3-10 years	Percent	3.2	2.8	3.5	4.2	5.2	7.3	7.7	8.7	11.2	9.2	8.6	8.3	7.9	8.2		-0.99
Investments 3-5 years	Percent	2.5	2.0	2.5	3.1	3.8	5.1	5.7	6.3	7.5	6.7	6.2	5.9	5.6	5.9		-0.83
Investments 5-10 years	Percent	0.7	0.7	1.0	1.1	1.5	2.2	2.0	2.4	3.7	2.5	2.3	2.4	2.3	2.3		-0.16
Investments more than 10 years	Percent	0.3	0.3	0.4	0.4	0.5	0.6	0.6	0.6	0.7	0.5	0.5	0.4	0.4	0.4		-0.13
Total loans	Percent	67.5	69.7	70.0	69.8	64.7	61.8	59.4	58.5	60.7	63.5	62.3	63.8	65.2	65.3		1.87
Real estate loans	Percent	32.2	34.5	36.1	37.5	35.0	33.9	32.6	31.3	31.9	32.5	31.8	32.4	33.0	32.9		0.49
Real estate fixed-rate, first mortgage	Percent	14.1	14.8	16.0	17.3	16.9	16.9	17.0	17.1	18.1	18.3	18.0	18.4	18.8	18.8		0.51
Credit cards	Percent	3.5	3.7	4.0	4.0	3.9	3.9	3.9	3.9	4.0	4.1	3.9	3.9	4.0	4.1		-0.04
Auto loans	Percent	25.1	24.8	23.3	21.7	19.6	18.0	17.2	17.5	18.7	20.5	20.4	21.0	21.6	21.8		1.26
New autos	Percent	12.4	12.4	11.5	10.1	8.5	6.9	6.1	6.2	6.7	7.7	7.7	7.9	8.2	8.3		0.62
Used autos	Percent	12.8	12.3	11.8	11.6	11.1	11.1	11.1	11.3	12.0	12.8	12.7	13.1	13.4	13.4		0.64
Non-federally guaranteed student loans	Percent	0.0	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		0.01
Other loans	Percent	6.7	6.7	6.6	6.5	6.2	6.0	5.7	5.6	5.9	6.1	5.9	6.2	6.3	6.3		0.15
Member-business loans, including unfunded commitments	Percent	2.6	3.2	3.5	3.9	4.0	4.1	4.1	4.1	4.3	4.6	4.6	4.7	4.7	4.8		0.21
Other assets	Percent	3.9	4.1	4.2	3.8	3.8	4.0	4.0	4.2	4.1	4.3	4.4	4.4	4.4	4.1		-0.15
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	85.1	84.5	83.8	84.0	85.1	86.0	86.0	85.9	85.7	84.7	85.0	84.5	84.1	84.4		-0.37
Share drafts	Percent	11.1	9.9	9.4	9.1	9.6	9.8	10.5	10.9	11.2	11.7	12.0	11.7	11.7	12.5		0.78
Regular shares	Percent	28.6	25.5	22.4	22.0	22.6	24.1	25.5	26.9	28.0	28.6	29.5	29.5	29.3	29.2		0.62
Other deposits	Percent	45.4	49.2	52.0	52.9	52.8	52.1	50.1	48.1	46.5	44.4	43.5	43.2	43.1	42.7		-1.77
Money market accounts	Percent	14.6	14.1	14.7	15.8	17.9	19.2	19.7	19.9	20.0	19.6	19.4	19.3	19.3	19.2		-0.31
Share certificate accounts	Percent	22.5	26.6	28.6	27.9	25.5	23.3	21.2	19.4	18.0	16.8	16.3	16.1	16.0	15.8		-1.05
IRA/Keogh accounts	Percent	7.1	7.3	7.5	8.0	8.3	8.4	8.1	7.7	7.4	6.9	6.6	6.6	6.5	6.4		-0.49
Non-member deposits	Percent	0.4	0.4	0.3	0.3	0.3	0.3	0.2	0.2	0.3	0.5	0.5	0.5	0.5	0.6		0.10
All other shares	Percent	0.8	0.8	0.8	0.8	0.9	0.9	0.9	0.9	0.8	0.7	0.7	0.7	0.8	0.7		-0.02
Other liabilities	Percent	3.7	3.9	4.8	5.4	5.0	3.9	3.7	3.6	3.5	4.3	4.2	4.6	4.9	4.7		0.41
Net worth	Percent	11.23	11.51	11.40	10.61	9.89	10.06	10.21	10.43	10.77	10.96	10.81	10.92	10.99	10.92		-0.04

Summary of Credit Union Indicators by Type of Credit Union: 2015 Q4

	Asset Categories						Federal Credit Unions	Federally Insured State-Chartered Credit Unions	Credit Unions with Low-Income Designation in 2015Q4	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: 2015Q4										
Number of credit unions	1,816	1,959	725	1,040	231	250	3,764	2,257	2,297	4,500
Number of members (\$ millions)	1.5	6.4	5.9	22.8	14.2	52.0	54.3	48.4	32.5	13.7
Total assets (\$ billions)	7.4	48.6	51.8	229.0	162.4	705.1	628.0	576.3	324.7	107.8
Total loans (\$ billions)	3.6	24.3	28.6	144.3	108.4	477.9	404.7	382.3	220.2	56.5
Total deposits (\$ billions)	6.2	42.3	45.4	199.3	139.2	583.5	522.1	493.9	278.1	94.0
Key ratios (percent)										
Return on average assets	0.04	0.28	0.40	0.55	0.68	0.91	0.74	0.76	0.77	0.32
Net worth ratio	15.05	12.33	11.46	10.94	11.10	10.70	10.94	10.90	10.90	12.10
Loan-to-share ratio	57.5	57.4	63.0	72.4	77.8	81.9	77.5	77.4	79.2	60.1
Net interest margin (median)	3.18	2.90	2.95	3.00	2.95	2.72	2.95	3.01	3.19	2.99
Net long-term asset ratio	10.5	21.4	27.0	32.5	34.9	33.7	32.1	33.5	31.6	23.4
Cost of funds/average assets (median)	0.21	0.23	0.28	0.35	0.40	0.50	0.25	0.29	0.27	0.23
Delinquency rate	1.89	1.24	1.06	0.93	0.75	0.75	0.84	0.78	0.87	1.19
Net charge-offs to average loans	0.57	0.45	0.46	0.44	0.43	0.51	0.57	0.39	0.48	0.46
Growth from a year earlier (percent)										
Shares (total deposits)	-9.1	-4.6	-1.2	-0.3	3.0	12.5	4.5	9.5	7.8	-3.3
Total loans	-8.7	-4.4	-0.1	2.0	5.6	16.5	8.4	12.8	10.8	-2.6
Total assets	-8.8	-4.7	-1.2	-0.3	3.0	13.1	5.3	9.6	7.9	-3.4
Members	-10.9	-8.4	-4.1	-2.3	-0.3	10.8	1.8	5.5	4.0	-6.9
Net worth	-7.3	-4.5	-1.1	-0.2	3.1	12.8	4.6	9.7	7.8	-3.2
Historical Data (same quarter)										
Return on average assets (percent)										
2015	0.04	0.28	0.40	0.55	0.68	0.91	0.74	0.76	0.77	0.32
2014	0.03	0.26	0.45	0.59	0.79	0.97	0.77	0.83	0.83	0.33
2013	-0.18	0.21	0.41	0.58	0.75	0.98	0.75	0.82	0.80	0.27
2012	-0.03	0.27	0.47	0.67	0.82	1.07	0.85	0.86	0.86	0.34
2011	-0.17	0.17	0.37	0.52	0.66	0.87	0.68	0.65	0.67	0.23
Net worth ratio (percent)										
2015	15.05	12.33	11.46	10.94	11.10	10.70	10.94	10.90	10.90	12.10
2014	14.81	12.30	11.45	10.93	11.09	10.74	11.02	10.89	10.92	12.08
2013	14.65	12.21	11.20	10.78	10.81	10.53	10.86	10.67	10.68	11.91
2012	14.63	12.06	10.92	10.53	10.59	10.04	10.50	10.35	10.33	11.73
2011	14.65	12.07	10.91	10.36	10.38	9.69	10.29	10.11	10.12	11.76
Loan to Share Ratio (percent)										
2015	57.53	57.35	63.03	72.41	77.83	81.90	77.52	77.41	79.19	60.11
2014	57.28	57.24	62.37	70.74	75.94	79.13	74.73	75.14	77.03	59.67
2013	56.03	56.30	61.13	68.30	72.91	74.06	70.80	70.99	73.71	58.57
2012	55.45	55.72	60.67	66.30	69.33	70.88	67.91	68.23	71.05	58.01
2011	56.50	57.64	62.25	67.32	69.44	72.32	68.74	69.47	71.86	59.66