



## NCUA Media Release

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# NCUA Quarterly U.S. Map Review Demonstrates State-by-State Differences

### *Analysis for Second Quarter Reflects Diversity of Economic Recovery*

**ALEXANDRIA, Va. (Sept. 5, 2012)** – A new analysis from the National Credit Union Administration (NCUA) underscores that federally insured credit union performance at the state level often reflects local economic conditions in the states as the recovery continues.

“Nationally, trends in the credit union industry are generally positive,” said NCUA Board Chairman Debbie Matz. “These state-by-state analyses will help credit union officials easily see the various indicators of economic recovery in their state and region.” The *NCUA Quarterly U.S. Map Review* provides this important information.

The report of the industry’s 2012 second-quarter performance at the state level is now available, along with graphics and tables, at <http://ncua.gov/Resources/Documents/2012Q2MapReview.pdf>.

States like North Dakota, New Mexico, New York, Iowa, and Washington are among those where federally insured credit unions are showing better-than-average performance across several indicators. Others, like Nevada, New Jersey, and Hawaii, are still grappling with local economic challenges.

NCUA’s Office of the Chief Economist prepares and issues the review each quarter. The *NCUA Quarterly U.S. Map Review* for the second quarter expands on the information contained in the agency’s first such report issued in June. The expanded second-quarter review provides state-level credit union data and maps on key metrics like:

- Return on average assets
- Annual membership growth
- Annual loan growth
- Annual asset growth
- Annual share and deposit growth
- Delinquency rate
- Annualized net charge-off rates

The analysis also includes tables on two important economic indicators—state unemployment rates and changes in state home price indices.

*NCUA is the independent federal agency created by the U.S. Congress to regulate, charter, and supervise federal credit unions. With the backing of the full faith and credit of the U.S. government, NCUA operates and manages the National Credit Union Share Insurance Fund, insuring the deposits of more than 93 million account holders in all federal credit unions and the overwhelming majority of state-chartered credit unions.*

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