



INDUSTRY AT A GLANCE

Prepared by the Office of Public and Congressional Affairs
Current as of September 30, 2015

National Credit Union Administration
1775 Duke St., Alexandria, VA 22314-3418
Phone | (703) 518-6300 Website | www.ncua.gov
Consumer Website | www.MyCreditUnion.gov

General Industry Statistics

Federally Insured Credit Unions:	6,090
Members:	102 Million
Total Assets:	\$1.18 Trillion
Average Credit Union Assets:	\$193.8 Million
Return on Average Assets:	80 basis points
Total Insured Shares and Deposits:	\$938.6 Billion
Net Income (Year-to-Date):	\$6.9 Billion
Net Worth Ratio:	10.99%
Average Shares per Member:	\$9,717

Loans

Total Loans:	\$769.5 Billion
Average Loan Balance:	\$13,534
Loan-to-Share Ratio:	77.53%
Mortgages/Real Estate:	50.6%
Auto Loans:	33%
Unsecured Credit Cards:	6.1%
Other:	43.3%
Delinquency Ratio:	0.78%

NCUA makes the complete details of its quarterly Call Report data available online in an Aggregate Financial Performance Report, as well as a Call Report Data Summary at: <http://go.usa.gov/URS>

National Credit Union Share Insurance Fund

Member deposits insured up to \$250,000	
Equity Ratio:	1.29%
Net Income (Year to Date):	\$35.9 million
NCUSIF Reserves:	\$169.5 million
Failed Federally Insured Credit Unions	11
Total Assets:	\$12.5 billion
Insurance Loss Expense	(17.3) million

NCUA's 2011–2016 Strategic Goals

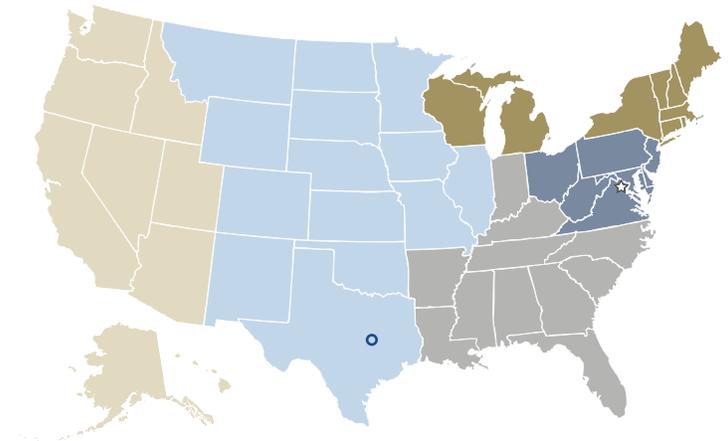
- Ensure a safe, sound, and healthy credit union system.
- Promote credit union access to all eligible persons.
- Further develop a regulatory environment that is transparent and effective.
- Cultivate an environment that fosters a diverse, well-trained and motivated staff.

NCUA Facts

Chairman: Debbie Matz
Vice Chairman: Rick Metsger
Board Member: J. Mark McWatters

2015 Operating Budget: \$276.5 million

- Region I
CT, ME, MA, MI, NH, NY, RI, VT, WI
Director: Larry Blankenberger, (518) 862-7400
- Region II
DE, DC, MD, NJ, OH, PA, VA, WV
Director: Jane A. Walters, (703) 519-4600
- Region III
AL, AR, FL, GA, IN, KY, LA, MS, NC, PR, SC, TN, VI
Director: Herb S. Yolles, (678) 443-3000
- Region IV
CO, IL, IA, KS, MN, MO, MT, ND, NE, NM, OK, SD, TX, WY
Director: C. Keith Morton, (512) 342-5640
- Region V
AK, AZ, CA, GU, HI, ID, NV, OR, UT, WA
Director: Elizabeth Whitehead, (602) 302-6000
- Asset Management and Assistance Center (AMAC)
President Mike Barton, (512) 231-7900



MAP KEY ● Region I ● Region II ● Region III ● Region IV ● Region V ☆ Central Office ● AMAC

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 102 million account holders in all federal credit unions and the overwhelming majority of state-chartered credit unions.

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www.ncua.gov/Pages/ncuaexpress.aspx