INDUSTRY AT A GLANCE

Prepared by the Office of Public and Congressional Affairs
Current as of December 31, 2015

General Industry Statistics

Federally Insured Credit Unions: 6,021
Members: 102 million
Total Assets: $1.2 trillion
Average Credit Union Assets: $200 million
Return on Average Assets: 75 basis points
Total Insured Shares and Deposits: $960.0 billion
Net Income (Year-to-Date): $8.7 billion
Net Worth Ratio: 10.92%
Average Shares per Member: $9,890

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: Myra Toeppe, (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

Loans

Total Loans: $787 billion
Average Loan Balance: $13,706
Loan-to-Share Ratio: 77.5%
Mortgages/Real Estate: 50.4%
Auto Loans: 33%
Unsecured Credit Cards: 6.2%
Other: 43.4%
Delinquency Ratio: 0.81%

National Credit Union Share Insurance Fund

Member deposits insured up to $250,000
Equity Ratio: 1.26%
Net Income (CY 2015): $61.4 million
NCUSIF Reserves: $164.9 million
Failed Federally Insured Credit Unions: 16
Total Assets: $12.3 billion
Insurance Loss Expense (CY 2015): $(35.4) 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 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 Administration
1775 Duke St., Alexandria, VA 22314-3418
Phone | (703) 518-6300 Website | www.ncua.gov
Consumer Website | www.MyCreditUnion.gov

“Protecting credit unions and the consumers who own them through effective regulation.”