



INDUSTRY AT A GLANCE

Prepared by the Office of Public and Congressional Affairs
Current as of December 31, 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:	6,021
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

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%

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:	1.26%
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 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

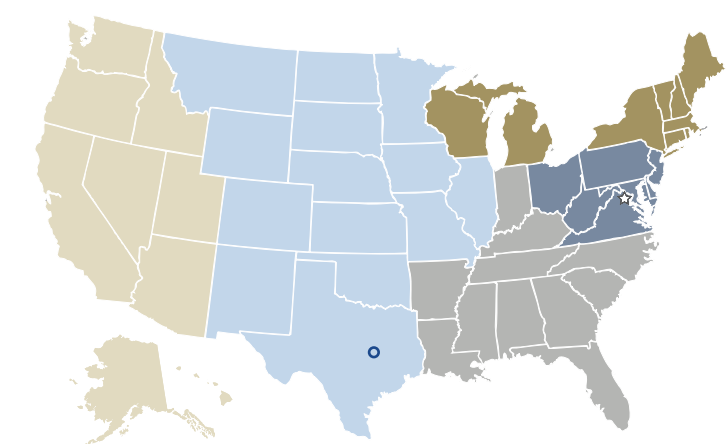
CO, IL, IA, KS, MN, MO, MT, ND, NE, NM, OK, SD, TX, WY
Director: C. Keith Morton, (512) 342-5640

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



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

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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