



# INDUSTRY AT A GLANCE

Prepared by the Office of Public and Congressional Affairs  
Current as of December 31, 2016

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

## General Industry Statistics

Federally Insured Credit Unions:	5,785
Members:	106.9 million
Total Assets:	\$1.29 trillion
Average Credit Union Assets:	\$223 million
Return on Average Assets:	77 basis points
Total Insured Shares and Deposits:	\$1,027.5 trillion
Net Income (Year-to-Date):	\$9.6 billion
Net Worth Ratio:	10.89%
Average Shares per Member:	\$10,222

## Loans

Total Loans:	\$869.1 billion
Average Loan Balance:	\$14,195
Loan-to-Share Ratio:	79.5%
Mortgages/Real Estate:	50.0%
Auto Loans:	34.0%
Unsecured Credit Cards:	6.1%
Other:	10.0%
Delinquency Ratio:	0.83%

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:	1.24%
Net Income (CY 2016):	(\$12.5) million
NCUSIF Reserves:	\$196.6 million
Failed Federally Insured Credit Unions:	14
Total Assets:	\$12.9 billion
Insurance Loss Expense (CY 2016):	\$(7.9) 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: J. Mark McWatters  
Board Member: Rick Metsger

2016 Operating Budget: \$290.9 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

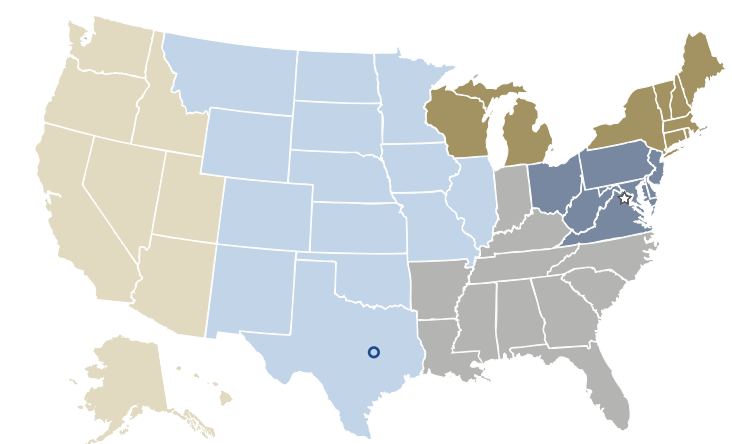
CO, IL, IA, KS, MN, MO, MT, ND, NE, NM, OK, SD, TX, WY  
Director: C. Keith Morton, (512) 342-5640

### Region V

AK, AZ, CA, GU, HI, ID, NV, OR, UT, WA  
Director: Cherie Freed, (602) 302-6000

### Asset Management and Assistance Center (AMAC)

President Keith Morton, (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 nearly 107 million account holders in all federal credit unions and the overwhelming majority of state-chartered credit unions.

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