INDUSTRY AT A GLANCE

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

General Industry Statistics

<table>
<thead>
<tr>
<th>Category</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federally Insured Credit Unions:</td>
<td>6,090</td>
</tr>
<tr>
<td>Members</td>
<td>102 Million</td>
</tr>
<tr>
<td>Total Assets</td>
<td>$1.18 Trillion</td>
</tr>
<tr>
<td>Average Credit Union Assets</td>
<td>$193.8 Million</td>
</tr>
<tr>
<td>Return on Average Assets</td>
<td>80 basis points</td>
</tr>
<tr>
<td>Total Insured Shares and Deposits</td>
<td>$938.6 Billion</td>
</tr>
<tr>
<td>Net Income (Year-to-Date)</td>
<td>$6.9 Billion</td>
</tr>
<tr>
<td>Net Worth Ratio</td>
<td>10.99%</td>
</tr>
<tr>
<td>Average Shares per Member</td>
<td>$9,717</td>
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Loans

<table>
<thead>
<tr>
<th>Category</th>
<th>Value</th>
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<tbody>
<tr>
<td>Total Loans</td>
<td>$769.5 Billion</td>
</tr>
<tr>
<td>Average Loan Balance</td>
<td>$13,534</td>
</tr>
<tr>
<td>Loan-to-Share Ratio</td>
<td>77.53%</td>
</tr>
<tr>
<td>Mortgages/Real Estate</td>
<td>50.6%</td>
</tr>
<tr>
<td>Auto Loans</td>
<td>33%</td>
</tr>
<tr>
<td>Unsecured Credit Cards</td>
<td>6.1%</td>
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<tr>
<td>Other</td>
<td>43.3%</td>
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<tr>
<td>Delinquency Ratio</td>
<td>0.78%</td>
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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 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.

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

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](http://go.usa.gov/URs)

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