INDUSTRY AT A GLANCE
Prepared by the Office of Public and Congressional Affairs
Current as of September 30, 2016

General Industry Statistics
Federally Insured Credit Unions: 5,844
Members: 106.2 million
Total Assets: $1.3 trillion
Average Credit Union Assets: $219 million
Return on Average Assets: 78 basis points
Total Insured Shares and Deposits: $1 trillion
Net Income (Year-to-Date): $7.3 billion
Net Worth Ratio: 10.85%
Average Shares per Member: $10,147

Loans
Total Loans: $847.1 billion
Average Loan Balance: $14,127
Loan-to-Share Ratio: 78.6%
Mortgages/Real Estate: 50.0%
Auto Loans: 34.0%
Unsecured Credit Cards: 6.0%
Other: 10.0%
Delinquency Ratio: 0.77%

National Credit Union Share Insurance Fund
Member deposits insured up to $250,000
Equity Ratio: 1.27%
Net Income (CY 2016): ($14.3) million
NCUSIF Reserves: $182.6 million
Failed Federally Insured Credit Unions: 12
Total Assets: $13.3 billion
Insurance Loss Expense (CY 2016): $(0.5) 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.

Chairman: Rick Metsger
Board Member: J. Mark McWatters
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 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

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

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