



INDUSTRY AT A GLANCE

Prepared by the Office of Public and Congressional Affairs
As of December 31, 2017

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:	5,573
Members:	111.3 million
Total Assets:	\$1.38 trillion
Average Credit Union Assets:	\$247 million
Return on Average Assets:	78 basis points
Total Insured Shares and Deposits:	\$1.1 trillion
Net Income (Year-to-Date):	\$10.4 billion
Net Worth Ratio:	10.96%
Average Shares per Member:	\$10,415

Loans

Total Loans:	\$957.3 billion
Average Loan Balance:	\$14,807
Loan-to-Share Ratio:	82.6%
Mortgages/Real Estate:	50.0%
Auto Loans:	35.0%
Unsecured Credit Cards:	6.0%
Other:	9.0%
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	
Total Assets (of the NCUSIF):	\$16.7 billion
Equity Ratio:	1.46%
Net Income (CY 2017 YTD):	(\$161.9) million
NCUSIF Reserves:	\$925.5 million
Failed Federally Insured Credit Unions:	10
Insurance Loss Expense (CY 2017):	\$726.3 million

NCUA's 2018–2022 Strategic Goals

- Ensuring a safe and sound credit union system.
- Providing a regulatory framework that is transparent, efficient, and improves consumer access.
- Maximizing organizational performance to enable mission success.

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

NCUA Facts

Chairman: J. Mark McWatters
Board Member: Rick Metsger

2018 Operating Budget: \$298.2 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

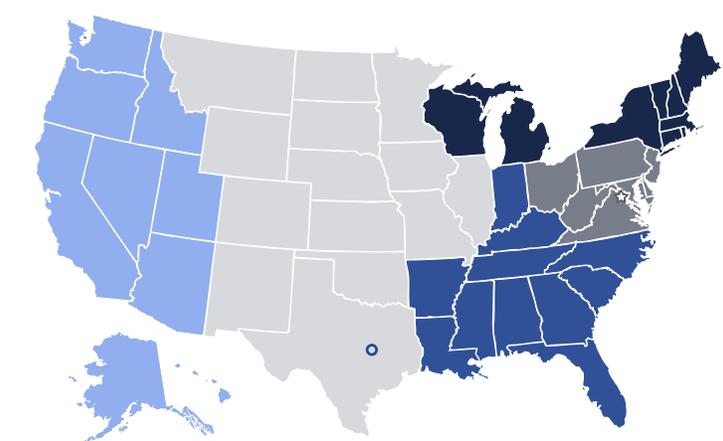
CO, IL, IA, KS, MN, MO, MT, ND, NE, NM, OK, SD, TX, WY
Director: C. Keith Morton, (512) 342-5640

● 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 C. Keith Morton, (512) 231-7900



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

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