General Industry Statistics

- Federally Insured Credit Unions: 5,236
- Members: 120.4 million
- Total Assets: $1.57 trillion
- Average Credit Union Assets: $299 million
- Return on Average Assets: 94 basis points
- Total Insured Shares and Deposits: $1.22 trillion
- Net Income (Year-to-Date, Annualized): $14.1 billion
- Net Worth Ratio: 11.37%
- Average Shares per Member: $10,963

Loans

- Total Loans: $1.1 trillion
- Average Loan Balance: $15,669
- Loan-to-Share Ratio: 84.0%
- Mortgages/Real Estate: 50.4%
- Auto Loans: 33.9%
- Unsecured Credit Cards: 6.0%
- Delinquency Rate: 71 basis points


National Credit Union Share Insurance Fund

- Member deposits insured up to $250,000
- Total Share Insurance Fund Assets: $16.7 billion
- NCUSIF Reserves: $117.0 million
- Equity Ratio: 1.35%
- Insurance Loss Expense: $40.3 million
- Net Income: $169.7 million
- Failed Federally Insured Credit Unions: 2 (year-to-date)

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 Facts

Chairman: Rodney E. Hood
Board Member: J. Mark McWatters
Board Member: Todd M. Harper

2020 Operating Budget: $315.9 million

- **Eastern Region**
  - CT, DE, DC, ME, MD, MA, MI, NH, NJ, NY, OH, PA, RI, VT, VA, WV
  - Director: John Kutchey, (703) 519-4600

- **Southern Region**
  - AL, AR, FL, GA, IN, KY, LA, MS, NC, OK, PR, SC, TN, TX, VI
  - Director: C. Keith Morton, (678) 443-3000

- **Western Region**
  - AK, AZ, CA, CO, GU, HI, ID, IL, IA, KS, MN, MO, MT, NE, NV, NM, ND, OR, SD, UT, WA, WI, WY
  - Director: Cherie Freed, (512) 342-5600