



INDUSTRY AT A GLANCE

Prepared by the Office of External Affairs and Communications.
For the quarter ending December 31, 2019

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:	5,236
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

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: <https://www.ncua.gov/analysis/credit-union-corporate-call-report-data/quarterly-data>

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 is the independent federal agency created by the U.S. Congress to regulate, charter and supervise federal credit unions. Backed by 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.

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

NCUA Facts

Chairman: Rodney E. Hood
Board Member: J. Mark McWatters
Board Member: Todd M. Harper
2020 Operating Budget: \$315.9 million

● Eastern Region

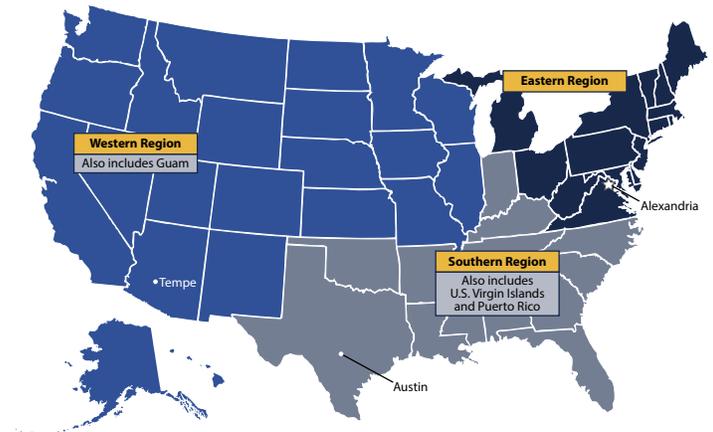
CT, DE, DC, ME, MD, MA, MI, NH, NJ, NY, OH, PA, RI, VT, VA, WV
Director: John Kutchev, (703) 519-4600

● 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



MAP KEY ● Eastern Region ● Southern Region
● Western Region ☆ Central Office