



INDUSTRY AT A GLANCE

Prepared by the Office of External Affairs and Communications
For the quarter ending December 31, 2021

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:	4,942
Members:	129.6 million
Total Assets:	\$2.06 trillion
Average Credit Union Assets:	\$417 million
Return on Average Assets:	107 basis points
Total Insured Shares and Deposits:	\$1.63 trillion
Net Income (Year-to-Date, Annualized):	\$20.9 billion
Net Worth Ratio:	10.26%
Average Shares per Member:	\$13,803

Loans

Total Loans:	\$1.26 trillion
Average Loan Balance:	\$16,109
Loan-to-Share Ratio:	70.2%
Mortgages/Real Estate:	52.3%
Auto Loans:	32.2%
Unsecured Credit Cards:	5.1%
Delinquency Rate:	49 basis points

The 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:	\$20.7 billion
NCUSIF Reserves:	\$162.0 million
Equity Ratio:	1.26%
Insurance Loss Expense:	(\$143.0) million
Net Income:	\$184.5 million
Failed Federally Insured Credit Unions:	7
(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.

The 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 United States, The NCUA operates and manages the National Credit Union Share Insurance Fund, insuring the deposits of account holders in all federal credit unions and the overwhelming majority of state-chartered credit unions. At MyCreditUnion.gov, the NCUA also educates the public on consumer protection and financial literacy issues.

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

NCUA Facts

Chairman: Todd M. Harper
Vice Chairman: Kyle S. Hauptman
Board Member: Rodney E. Hood

2021 Operating Budget: \$314.6 million

● Eastern Region

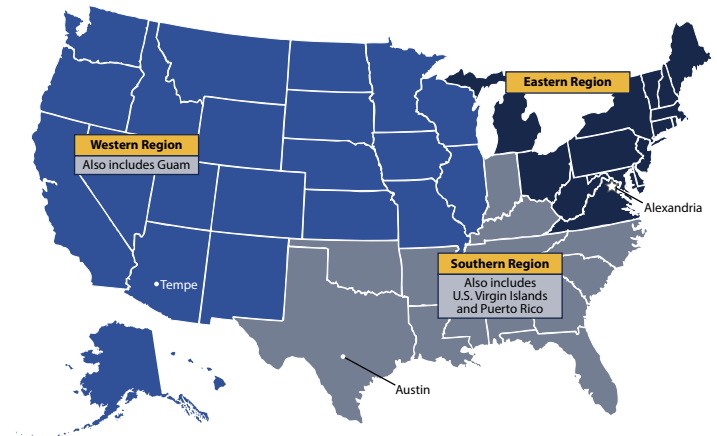
CT, DE, DC, ME, MD, MA, MI, NH, NJ, NY, OH, PA, RI, VT, VA, WV
Director: John Kutchey, (703) 519-4600

● Southern Region

AL, AR, FL, GA, IN, KY, LA, MS, NC, OK, PR, SC, TN, TX, VI
Director: C. Keith Morton, (512) 342-5600

● 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, (602) 302-6000



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