



# INDUSTRY AT A GLANCE

Prepared by the Office of Public and Congressional Affairs  
Current as of June 30, 2017

National Credit Union Administration  
1775 Duke St., Alexandria, VA 22314-3418  
Phone | (703) 518-6300 Website | [www.ncua.gov](http://www.ncua.gov)  
Consumer Website | [www.MyCreditUnion.gov](http://www.MyCreditUnion.gov)

## General Industry Statistics

Federally Insured Credit Unions:	5,696
Members:	109.3 million
Total Assets:	\$1.35 trillion
Average Credit Union Assets:	\$237 million
Return on Average Assets:	77 basis points
Total Insured Shares and Deposits:	\$1.1 trillion
Net Income (Year-to-Date):	\$10.2 billion
Net Worth Ratio:	10.80%
Average Shares per Member:	\$10,481

## Loans

Total Loans:	\$913 billion
Average Loan Balance:	\$14,613
Loan-to-Share Ratio:	79.7%
Mortgages/Real Estate:	49.0%
Auto Loans:	35.0%
Unsecured Credit Cards:	5.8%
Other:	10.0%
Delinquency Ratio:	0.75%

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	
Equity Ratio:	1.26%
Net Income (CY 2017 YTD):	\$7.4 million
NCUSIF Reserves:	\$208.2 million
Failed Federally Insured Credit Unions:	2
Total Assets:	\$13.2 billion
Insurance Loss Expense (CY 2017 YTD):	(1.5) million

## NCUA's 2017-2021 Strategic Goals

- Ensure a Safe and Sound Credit Union System
- Promote Consumer Protection and Financial Literacy
- Cultivate an Inclusive, Collaborative Workplace at NCUA that Maximizes Productivity and Enhances Impact

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

2017 Operating Budget: \$292.2 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

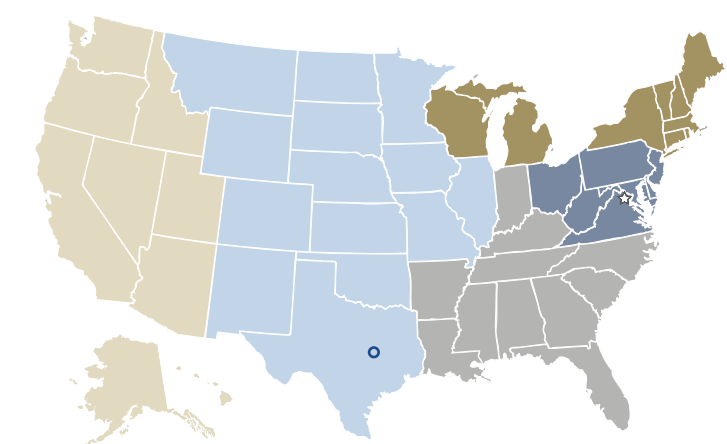
CO, IL, IA, KS, MN, MO, MT, ND, NE, NM, OK, SD, TX, WY  
Director: C. Keith Morton, (512) 342-5640

### 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 Keith Morton, (512) 231-7900



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

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