



INDUSTRY AT A GLANCE

Prepared by the Office of Public and Congressional Affairs
As of September 30, 2018

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:	5,436
Members:	115.4 million
Total Assets:	\$1.44 trillion
Average Credit Union Assets:	\$265 million
Return on Average Assets:	96 basis points
Total Insured Shares and Deposits:	\$1.13 trillion
Net Income (Year-to-Date):	\$13.6 billion
Net Worth Ratio:	11.21%
Average Shares per Member:	\$10,470

Loans

Total Loans:	\$1 trillion
Average Loan Balance:	\$15,268
Loan-to-Share Ratio:	84.9%
Mortgages/Real Estate:	49.27%
Auto Loans:	35.0%
Unsecured Credit Cards:	9.9%
Other:	5.59%
Delinquency Ratio:	0.67%

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):	\$15.8 billion
NCUSIF Reserves:	\$156.2 million
Equity Ratio:	1.35%
Insurance Loss Expense (CY 2018):	(\$13.5) million
Net Income (CY 2018 YTD):	\$93.5 million
Failed Federally Insured Credit Unions:	6

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.

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

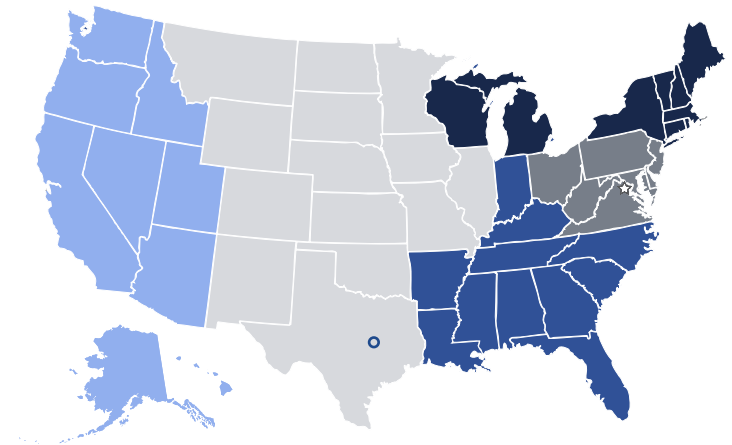
CO, IL, IA, KS, MN, MO, MT, ND, NE, NM, OK, SD, TX, WY
Director: C. Keith Morton, (512) 342-5640

● 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 ● AMAC ☆ Central Office

[www.twitter.com/theNCUA](https://twitter.com/theNCUA)

www.linkedin.com/company/ncua

www.facebook.com/NCUAGov

www.youtube.com/NCUACHannel

www.ncua.gov/Pages/ncuaexpress.aspx