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.