



*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 nearly 94 million account holders in all federal credit unions and the overwhelming majority of state-chartered credit unions.*

# Industry at a Glance

Prepared by the Office of Public and Congressional Affairs

**CURRENT AS OF SEPTEMBER 30, 2012**

## General Industry Statistics:

Federally Insured Credit Unions:	6,888
Members:	93.9 million
Total Assets:	\$1,012.9 billion
Average Credit Union Assets:	\$147.1 million
Return on Assets:	86 basis points
Total Insured Deposits:	\$832.0 billion
Net Income (Year-to-Date):	\$6.4 billion
Net Worth Ratio:	10.31%
Average Shares per Member:	\$9,264

## Loans:

Delinquencies:	1.17%
Average Loan Balance:	\$12,449
Loan/Share Ratio:	67.97%
Mortgages/Real Estate:	53.9%
Auto Loans:	29.8%
Unsecured Credit Cards:	6.4%
Other:	9.9%
Total Loans:	\$591.1 billion

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:	1.32%
Annual Net Income:	\$167.6 million
NCUSIF Costs:	(\$5.9) million
CAMEL 3, 4, and 5 Asset percentage:	15.1%

## NCUA's 2011-2016 Strategic Goals

- Ensure a safe, sound, and healthy credit union system.
- Promote credit union access to all eligible persons.
- Further develop a regulatory environment that is transparent and effective.
- Cultivate an environment that fosters a diverse, well-trained, and motivated staff.

## NCUA Facts

**Chairman:**  
Debbie Matz

**Board Members:**  
Michael E. Fryzel

**Central Office:** 1775 Duke St,  
Alexandria, VA 22314, [www.ncua.gov](http://www.ncua.gov)

**Conserved, Liquidated and Merged Credit Unions:** <http://go.usa.gov/Uz3>

**2012 Operating Budget:** \$234.9million

**Region I:** CT, ME, MA, MI, NV, NH, NY, RI, VT. Director: Mark A. Treichel, (518) 862-7400

**Region II:** CA, DE, DC, MD, NJ, PA, VA, WV. Director: Jane A. Walters (703) 519-4600

**Region III:** AL, FL, GA, IN, KY, MS, NC, PR, OH, SC, TN, VI. Director: Herb S. Yolles (678) 443-3000

**Region IV:** AK, IL, IA, KS, LA, MN, MO, NE, ND, OK, SD, TX, WI. Director: C. Keith Morton (512) 342-5640

**Region V:** AK, AZ, CO, GU, HI, ID, MT, NM, OR, UT, WA, WY. Director: Elizabeth Whitehead (602) 302-6000

**Asset Management and Assistance Center** President Mike Barton (512) 231-7900

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