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.

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.

General Industry Statistics:

<table>
<thead>
<tr>
<th>Statistic</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federally Insured Credit Unions</td>
<td>6,888</td>
</tr>
<tr>
<td>Members</td>
<td>93.9 million</td>
</tr>
<tr>
<td>Total Assets</td>
<td>$1,012.9 billion</td>
</tr>
<tr>
<td>Average Credit Union Assets</td>
<td>$147.1 million</td>
</tr>
<tr>
<td>Return on Assets</td>
<td>86 basis points</td>
</tr>
<tr>
<td>Total Insured Deposits</td>
<td>$832.0 billion</td>
</tr>
<tr>
<td>Net Income (Year-to-Date)</td>
<td>$6.4 billion</td>
</tr>
<tr>
<td>Net Worth Ratio</td>
<td>10.31%</td>
</tr>
<tr>
<td>Average Shares per Member</td>
<td>$9,264</td>
</tr>
</tbody>
</table>

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

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 Facts

- Chairman: Debbie Matz
- Board Members: Michael E. Fryzel
- Conserved, Liquidated and Merged Credit Unions: http://go.usa.gov/Uz3
- 2012 Operating Budget: $234.9 million
- 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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