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 more than 95 million account holders in all federal credit unions and the overwhelming majority of state-chartered credit unions.

General Industry Statistics

- Federally Insured Credit Unions: 6,620
- Members: 95.9 million
- Total Assets: $1.06 trillion
- Average Credit Union Assets: $159.6 million
- Return on Average Assets: 80 basis points
- Total Insured Deposits: $862 billion
- Net Income (Year-to-Date): $6.2 billion
- Net Worth Ratio: 10.65%
- Average Shares per Member: $9,445

Loans

- Total Loans: $631.5 billion
- Average Loan Balance: $12,791
- Loan-to-Share Ratio: 69.71%
- Mortgages/Real Estate: 52.96%
- Auto Loans: 30.72%
- Unsecured Credit Cards: 6.45%
- Other: 10.08%
- Delinquency Ratio: 1.02%

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: 1.31%
- Net Income (Year to Date): $110.3 million
- NCUSIF Reserves: $243.8 million
- Failed Federally Insured Credit Unions: 14
- Total Assets: $11.7 billion
- Insurance Loss Expense: ($68.8) million

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.