GENERAL INDUSTRY STATISTICS

Federally Insured Credit Unions: 6,491
Members: 97.1 million
Total Assets: $1.1 trillion
Average Credit Union Assets: $169.1 million
Return on Average Assets: 78 basis points
Total Insured Deposits: $896 billion
Net Income (Year-to-Date): $2.1 billion
Net Worth Ratio: 10.61%
Average Shares per Member: $9,712

Loans

Total Loans: $652.7 billion
Average Loan Balance: $12,951
Loan-to-Share Ratio: 69.21%
Mortgages/Real Estate: 52.47%
Auto Loans: 31.2%
Unsecured Credit Cards: 6.36%
Other: 9.96%
Delinquency Ratio: 0.81%

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: 1.30%
Net Income (Year to Date): $3 million
NCUSIF Reserves: $227.5 million
Failed Federally Insured Credit Unions: 6
Total Assets: $11.6 billion
Insurance Loss Expense: ($10.3) 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.

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

Chairman: Debbie Matz
Board Member(s): Michael E. Fryzel and Rick Metsger
2014 Operating Budget: $268.3 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: Herb S. Yolles, (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: Elizabeth Whitehead, (602) 302-6000

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

NCUA Facts

“Protecting credit unions and the consumers who own them through effective regulation.”

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