



INDUSTRY AT A GLANCE

Prepared by the Office of Public and Congressional Affairs
Current as of December 31, 2014

National Credit Union Administration
1775 Duke St., Alexandria, VA 22314-3418
Phone | (703) 518-6300 Website | www.ncua.gov
Consumer Website | www.MyCreditUnion.gov

GENERAL INDUSTRY STATISTICS

Federally Insured Credit Unions:	6,273
Members:	99 million
Total Assets:	\$1.12 trillion
Average Credit Union Assets:	\$178.9 million
Return on Average Assets:	80 basis points
Total Insured Deposits:	\$901.7 billion
Net Income (Year-to-Date):	\$8.8 billion
Net Worth Ratio:	10.97%
Average Shares per Member:	\$9,576

LOANS

Total Loans:	\$712.3billion
Average Loan Balance:	\$13,203
Loan-to-Share Ratio:	74.91%
Mortgages/Real Estate:	51.1%
Auto Loans/Total Loans:	32.3%
Unsecured Credit Cards/Total Loans:	6.5%
All Other Loans/Total Loans:	10.1%
Delinquency Ratio:	0.85%

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:	1.29%
Net Gain (Year to Date):	\$75.9 million
NCUSIF Reserves:	\$178.3 million
Failed Federally Insured Credit Unions	15
Total Assets:	\$12.0 billion
Insurance Loss Expense	(\$41.8) 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.

NCUA FACTS

Chairman: Debbie Matz
Board Member(s): Rick Metsger and J. Mark McWatters
2015 Operating Budget: \$279.5 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: Myra Toeppe, (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

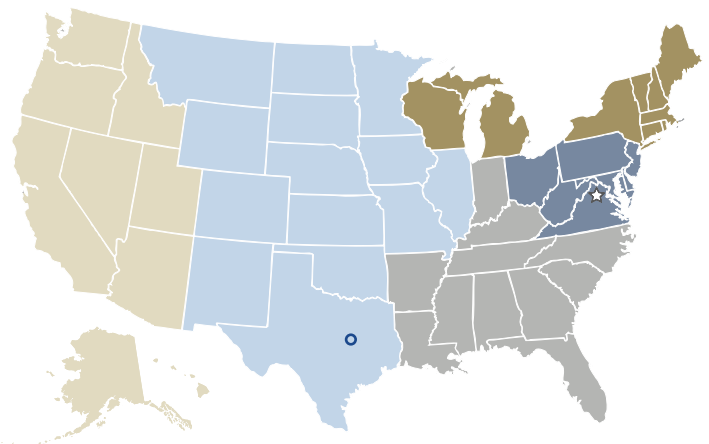
Region V

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



MAP KEY ■ Region I ■ Region IV ☆ Central Office
■ Region II ■ Region V
■ Region III ■ AMAC

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

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