



INDUSTRY AT A GLANCE

Prepared by the Office of External Affairs and Communications
For the quarter ending December 31, 2022

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:	4,760
Members:	135.3 million
Total Assets:	\$2.17 trillion
Average Credit Union Assets:	\$455 million
Return on Average Assets:	89 basis points
Total Insured Shares and Deposits:	\$1.68 trillion
Net Income (Year-to-Date, Annualized):	\$18.9 billion
Net Worth Ratio:	10.74%
Average Shares per Member:	\$13,676
New Federal Charters Granted (YTD):	4

Loans

Total Loans:	\$1.50 trillion
Average Loan Balance:	\$17,141
Loan-to-Share Ratio:	81.4%
Mortgages/Real Estate:	52.4%
Auto Loans:	32.2%
Unsecured Credit Cards:	4.9%
Delinquency Rate:	61 basis points

The 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: <https://www.ncua.gov/analysis/credit-union-corporate-call-report-data/quarterly-data>

National Credit Union Share Insurance Fund

Member deposits insured up to \$250,000	
Total Share Insurance Fund Assets:	\$20.4 billion
NCUSIF Reserves:	\$185.2 million
Equity Ratio:	1.30%
Insurance Loss Expense:	(\$39.5) million
Net Income:	\$118.7 million
Failed Federally Insured Credit Unions (YTD):	6

NCUA's 2022-2026 Strategic Goals

- Ensure a safe, sound, and viable system of cooperative credit that protects consumers.
- Improve the financial well-being of individuals and communities through access to affordable and equitable financial products and services.
- Maximize organizational performance to enable mission success.

The 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 United States, The NCUA operates and manages the National Credit Union Share Insurance Fund, insuring the deposits of account holders in all federal credit unions and the overwhelming majority of state-chartered credit unions. At MyCreditUnion.gov, the NCUA also educates the public on consumer protection and financial literacy issues.

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

NCUA Facts

Chairman: Todd M. Harper
Vice Chairman: Kyle S. Hauptman
Board Member: Rodney E. Hood

2022 Operating Budget: \$320.1 million

● Eastern Region

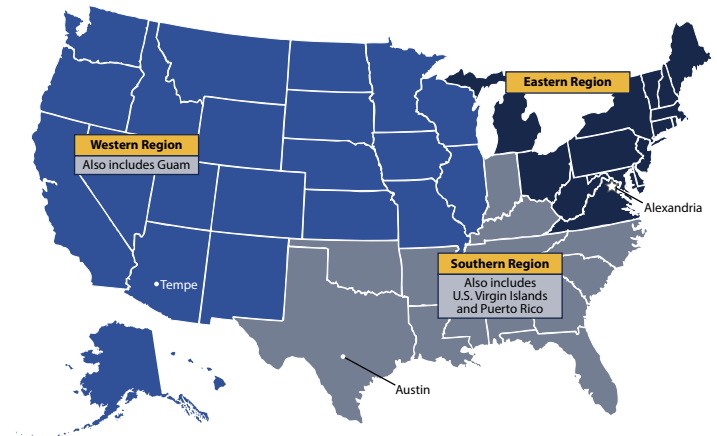
CT, DE, DC, ME, MD, MA, MI, NH, NJ, NY, OH, PA, RI, VT, VA, WV
Director: John Kutchey, (703) 519-4600

● Southern Region

AL, AR, FL, GA, IN, KY, LA, MS, NC, OK, PR, SC, TN, TX, VI
Director: C. Keith Morton, (512) 342-5600

● Western Region

AK, AZ, CA, CO, GU, HI, ID, IL, IA, KS, MN, MO, MT, NE, NV, NM, ND, OR, SD, UT, WA, WI, WY
Director: Cherie Freed, (602) 302-6000



MAP KEY ● Eastern Region ● Southern Region
● Western Region ☆ Central Office