INDUSTRY AT A GLANCE

Prepared by the Office of External Affairs and Communications
For the quarter ending September 30, 2022

General Industry Statistics

- Federally Insured Credit Unions: 4,813
- Members: 134.3 million
- Total Assets: $2.15 trillion
- Average Credit Union Assets: $447 million
- Return on Average Assets: 88 basis points
- Total Insured Shares and Deposits: $1.69 trillion
- Net Income (Year-to-Date, Annualized): $18.5 billion
- Net Worth Ratio: 10.59%
- Average Shares per Member: $13,842

Loans

- Total Loans: $1.46 trillion
- Average Loan Balance: $16,989
- Loan-to-Share Ratio: 78.4%
- Mortgages/Real Estate: 44.0%
- Auto Loans: 32.4%
- Unsecured Credit Cards: 4.8%
- Delinquency Rate: 53 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: $20.2 billion
- NCUSIF Reserves: $183.2 million
- Equity Ratio: 1.26%
- Insurance Loss Expense: ($50.1) million
- Net Income: $99.8 million
- Failed Federally Insured Credit Unions: 4

NCUA’s 2018–2022 Strategic Goals

- Ensuring a safe and sound credit union system.
- Providing a regulatory framework that is transparent, efficient, and improves consumer access.
- Maximizing organizational performance to enable mission success.

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

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."