



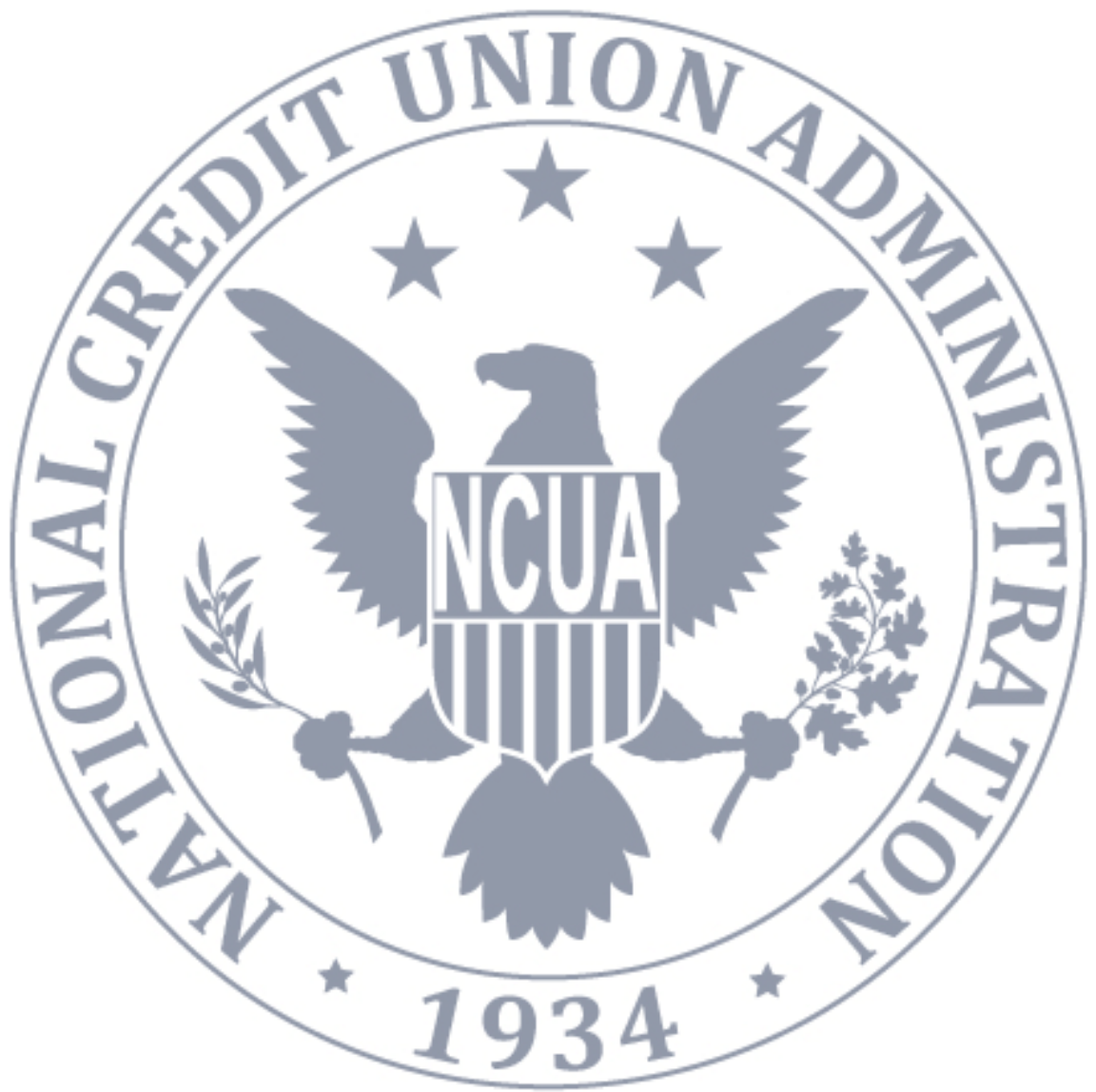
NCUA

National Credit Union Administration

NCUA QUARTERLY U.S. MAP REVIEW

First Quarter 2026

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NCUA QUARTERLY U.S. MAP REVIEW

First Quarter 2026

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Introduction

The *NCUA Quarterly U.S. Map Review* for the first quarter of 2026 covers several key indicators of the financial health and viability of federally insured credit unions, including:^{1,2}

- Median four-quarter growth in assets,
- Median four-quarter growth in shares and deposits,
- Median four-quarter growth in members,
- Median four-quarter growth in loans,
- Median delinquent loans as a share of total loans,
- Median loans outstanding as a share of total shares and deposits,
- Median year-to-date annualized return on average assets, and
- Share of federally insured credit unions with positive year-to-date net income.

Four-quarter growth is the growth from the end of the first quarter of 2025 through the first quarter of 2026. Most maps shown in this review display medians, or the 50th percentile of the distribution of the variable. In other words, for a given metric, half of all credit unions had a value at or above the median, while the other half had a value that was less than or equal to the median.³

Data presented in this review are rounded. Unless otherwise noted, indicators in percentages are rounded to the nearest tenth of a percentage point, while indicators in basis points are rounded to the nearest basis point. In the legends, the data range in each color band excludes the value of the lower bound but includes the value of the upper bound of the range. Credit unions are included in their states of chartering or the states in which their headquarters are located.

NCUA makes information about the financial performance of federally insured credit unions available through its online [Research a Credit Union](#) tool. Through this link, you can locate information contained in an individual credit union’s Call Report as well as obtain a Financial Performance Report and summary documents about a credit union’s performance. For comments or suggestions about the *NCUA Quarterly U.S. Map Review*, please send an email to ocemail@ncua.gov.

¹ Data are as of the 2026Q1 public release date. The definition of the “state” variable was modified with the 2022Q1 release.

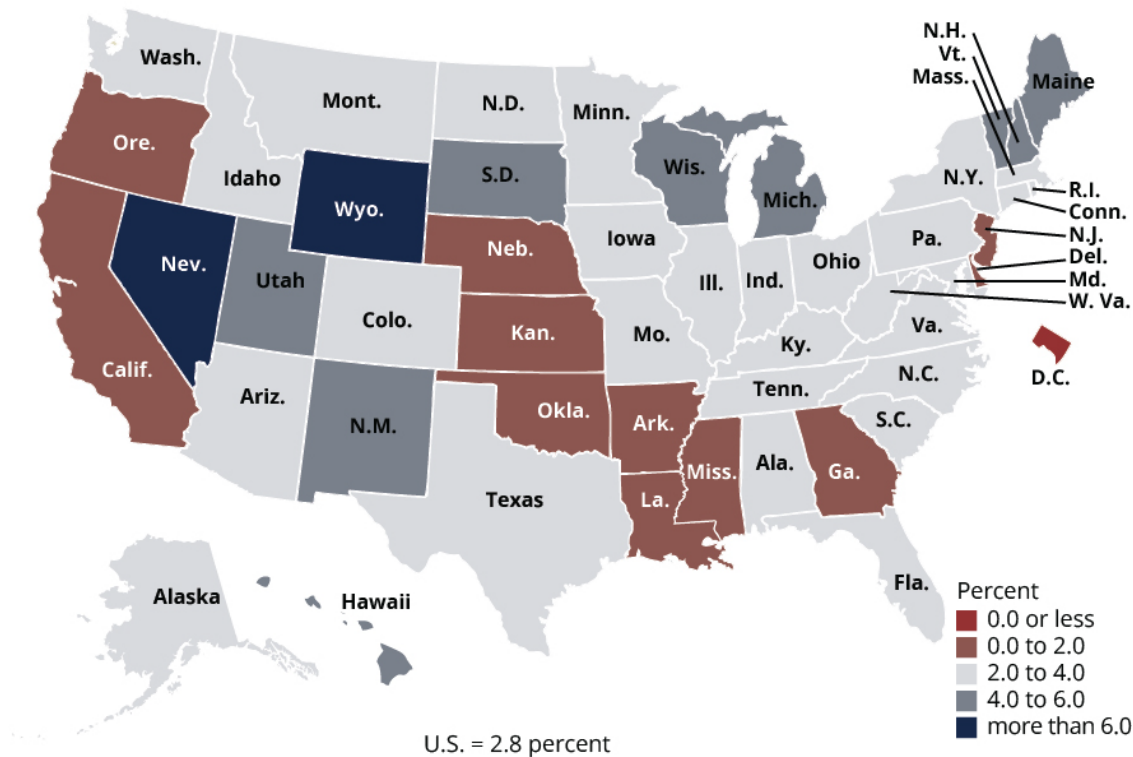
² Overseas territories—Guam, Puerto Rico, and the Virgin Islands—are included in the calculations of the U.S. statistics and reported in the summary tables at the end of this report. Due to the small number of credit unions in each, however, they are not represented on the maps or in the text.

³ Technically, by construction of the median, there can be several credit unions “tied” at the median value.



Median Annual Asset Growth

Median Asset Growth, Year Ending 2026Q1



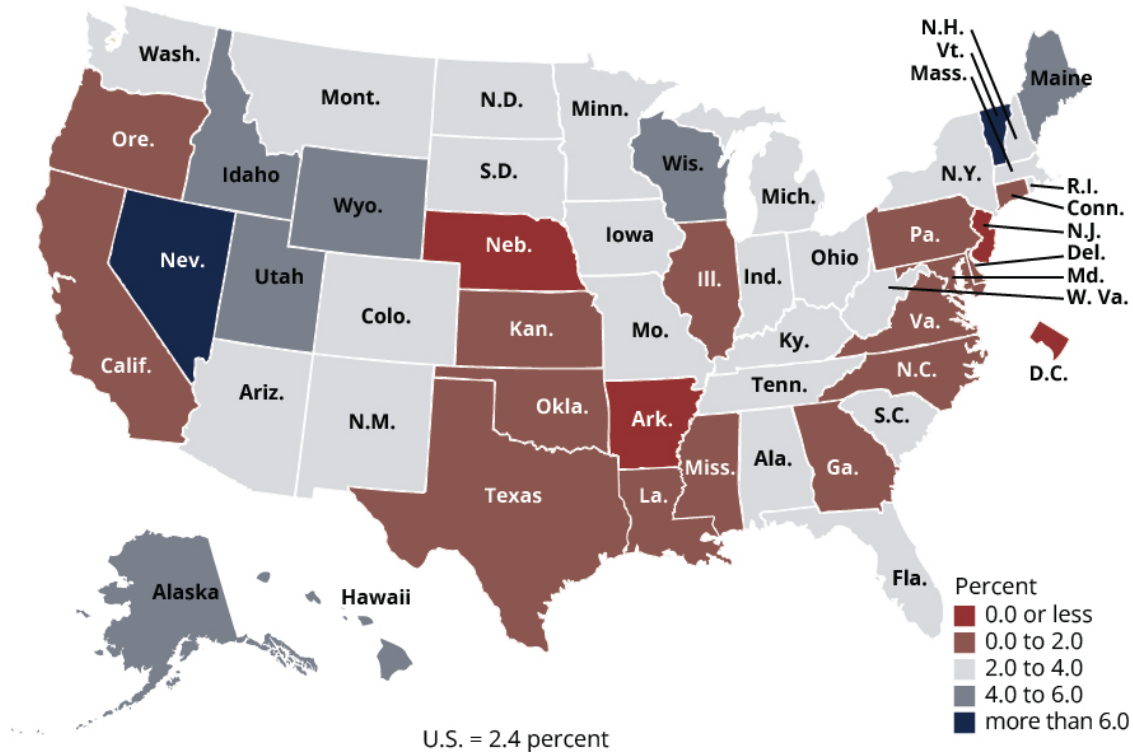
Highlights

- Nationally, assets in federally insured credit unions increased by 2.8 percent at the median over the year ending in the first quarter of 2026. In other words, half of all federally insured credit unions had asset growth at or above 2.8 percent and half had asset growth of 2.8 percent or less. During the year ending in the first quarter of 2025, the median growth rate in assets was 1.9 percent.
- Over the year ending in the first quarter of 2026, median asset growth was fastest in Nevada and Wyoming (both 6.4 percent), followed by Vermont (5.9 percent).
- At the median, assets declined in Washington, D.C. (-2.3 percent) and grew the least in Nebraska (0.1 percent) over the year.



Median Annual Share and Deposit Growth

Median Share and Deposit Growth, Year Ending 2026Q1



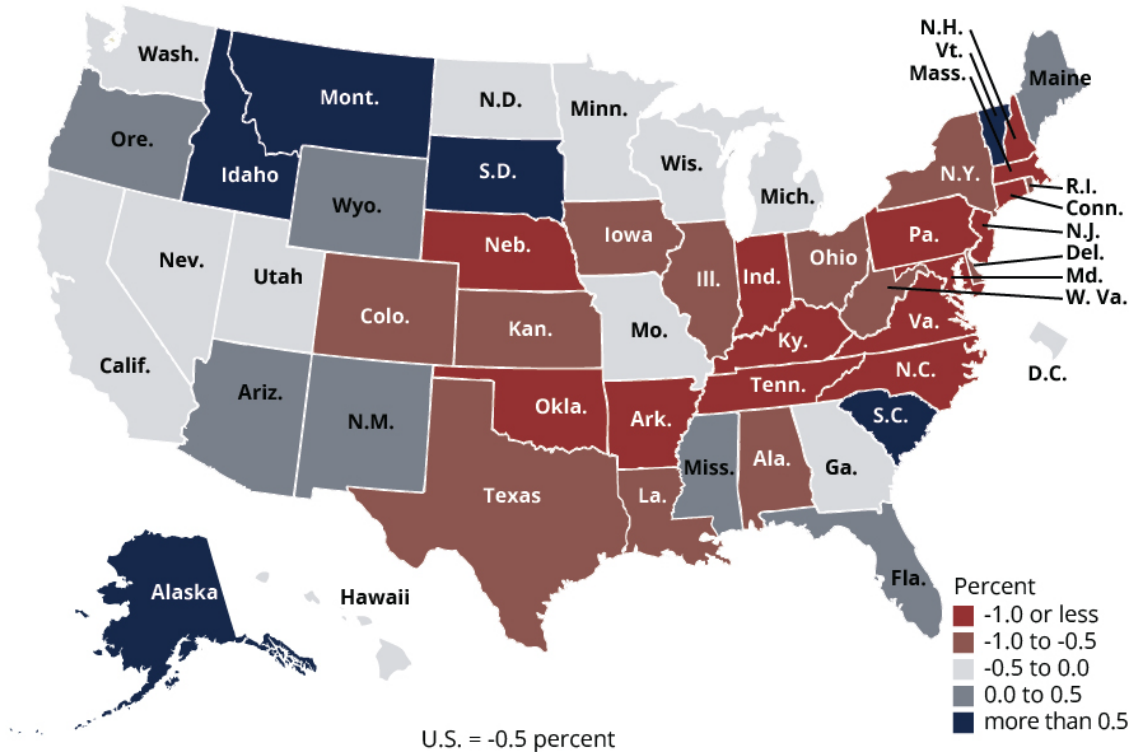
Highlights

- Nationally, shares and deposits increased by 2.4 percent at the median over the year ending in the first quarter of 2026. During the year ending in the first quarter of 2025, the median growth rate in shares and deposits was 1.8 percent.
- Over the year ending in the first quarter of 2026, median growth in shares and deposits was fastest in Nevada and Vermont (both 6.3 percent), followed by Alaska (6.0 percent).
- At the median, shares and deposits declined in Washington, D.C. (-1.5 percent), Nebraska (-1.0 percent), New Jersey (-0.8 percent), and Arkansas (-0.7 percent) over the year.



Median Annual Membership Growth

Median Membership Growth, Year Ending 2026Q1



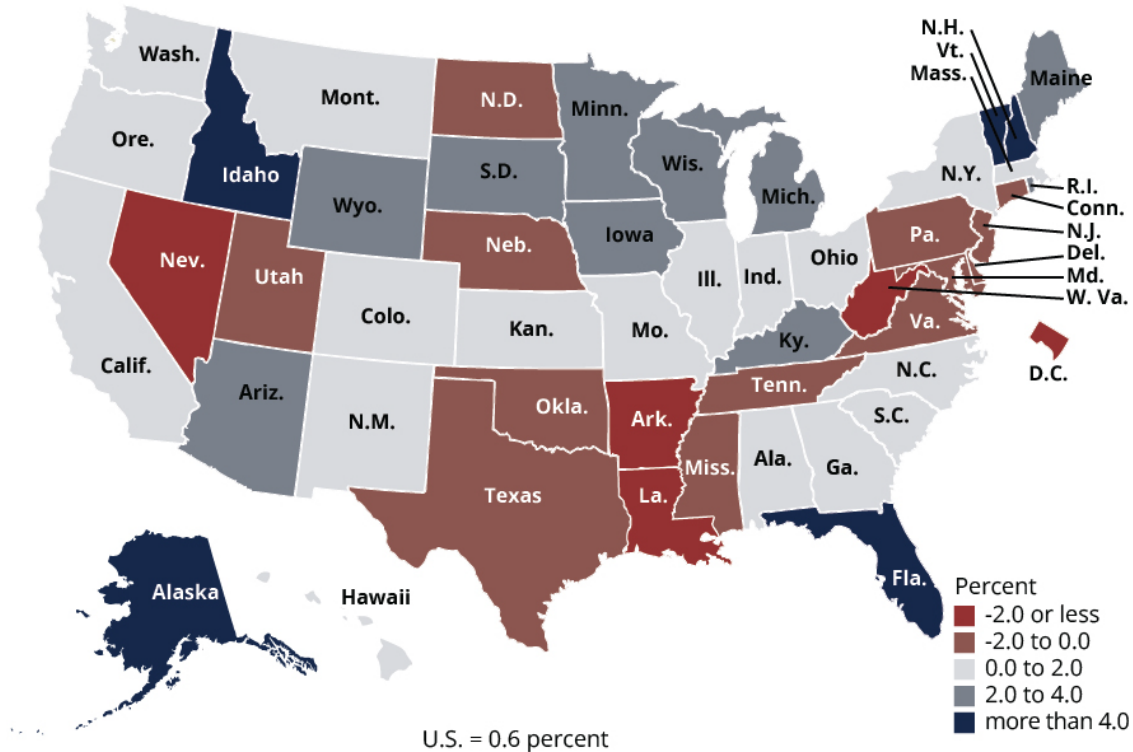
Highlights

- While membership continued to grow in the aggregate over the year ending in the first quarter of 2026, at the median, membership declined by 0.5 percent. Membership also declined by 0.5 percent at the median over the year ending in the first quarter of 2025. Overall, about 55 percent of federally insured credit unions had fewer members at the end of the first quarter of 2026 than a year earlier. Credit unions with falling membership tend to be small; over half had less than \$50 million in assets in the first quarter of 2026.
- Over the year ending in the first quarter of 2026, credit unions headquartered in Vermont (3.4 percent) and Alaska (2.0 percent) experienced the strongest median membership growth.
- At the median, membership declined in thirty-five states over the year. New Jersey (-1.8 percent) and Arkansas (-1.7 percent) saw the largest median decline in membership.



Median Annual Loan Growth

Median Loan Growth, Year Ending 2026Q1



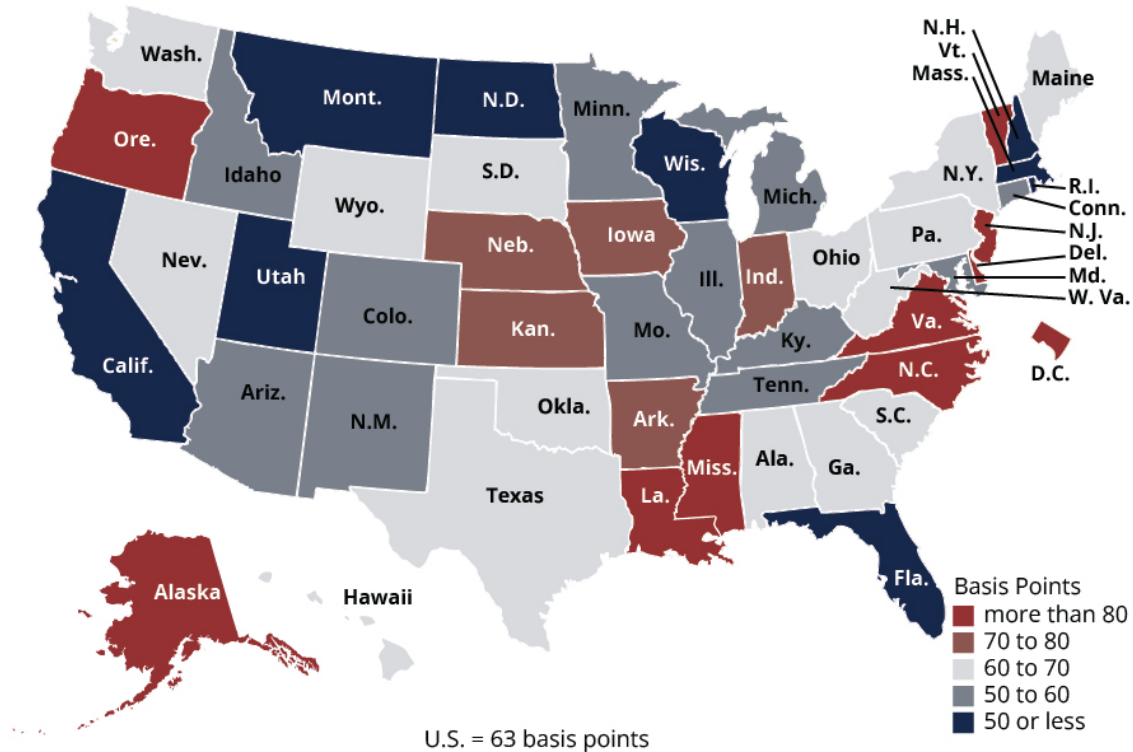
Highlights

- Nationally, loans outstanding grew by 0.6 percent at the median over the year ending in the first quarter of 2026. Over the previous year, loans declined by 0.3 percent at the median.
- Over the year ending in the first quarter of 2026, median loan growth was strongest in Vermont (5.4 percent) and Idaho (4.9 percent).
- At the median, loans outstanding declined in Washington, D.C. and seventeen states over the year, led by Washington, D.C. (-4.5 percent) and West Virginia (-3.7 percent).



Median Total Delinquency Rate

Median Total Delinquency Rate, 2026Q1



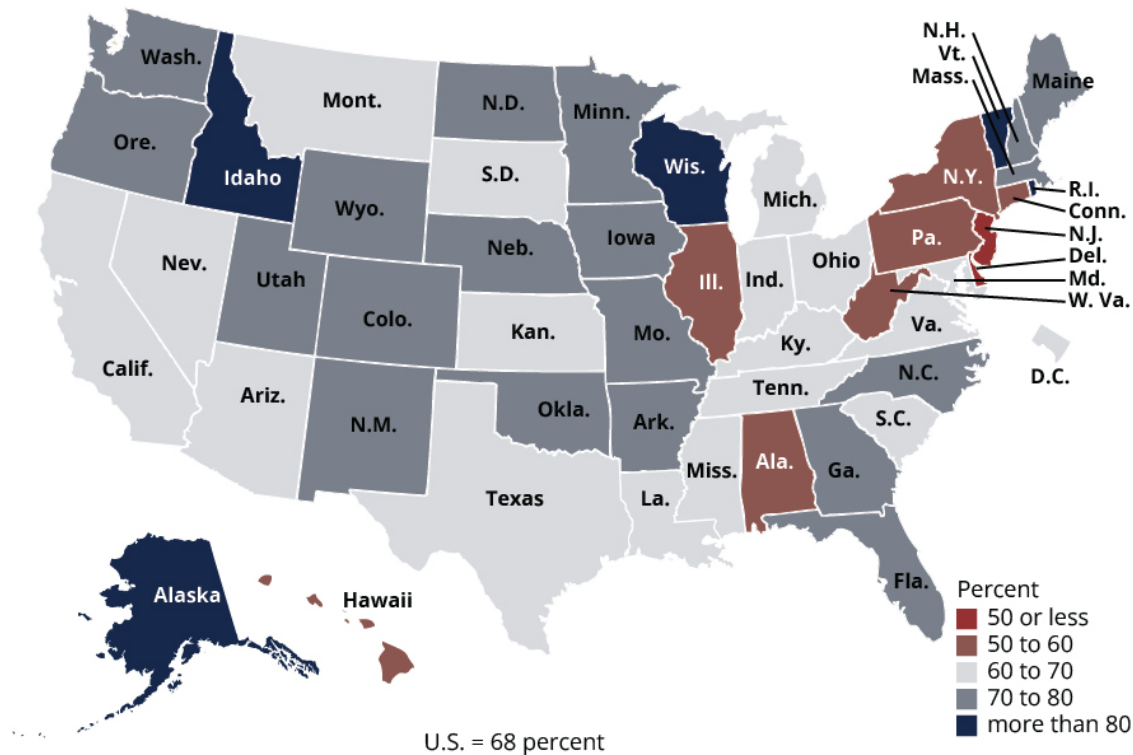
Highlights

- At the end of the first quarter of 2026, the median total delinquency rate among federally insured credit unions was 63 basis points, compared with 58 basis points at the end of the first quarter of 2025.
- At the end of the first quarter of 2026, the median delinquency rate was highest in Washington, D.C. (127 basis points) and Delaware (111 basis points).
- The median delinquency rate was lowest in North Dakota (24 basis points) and Rhode Island (30 basis points) at that time.



Median Loan-to-Share Ratio

Median Loan-to-Share Ratio, 2026Q1



Highlights ⁴

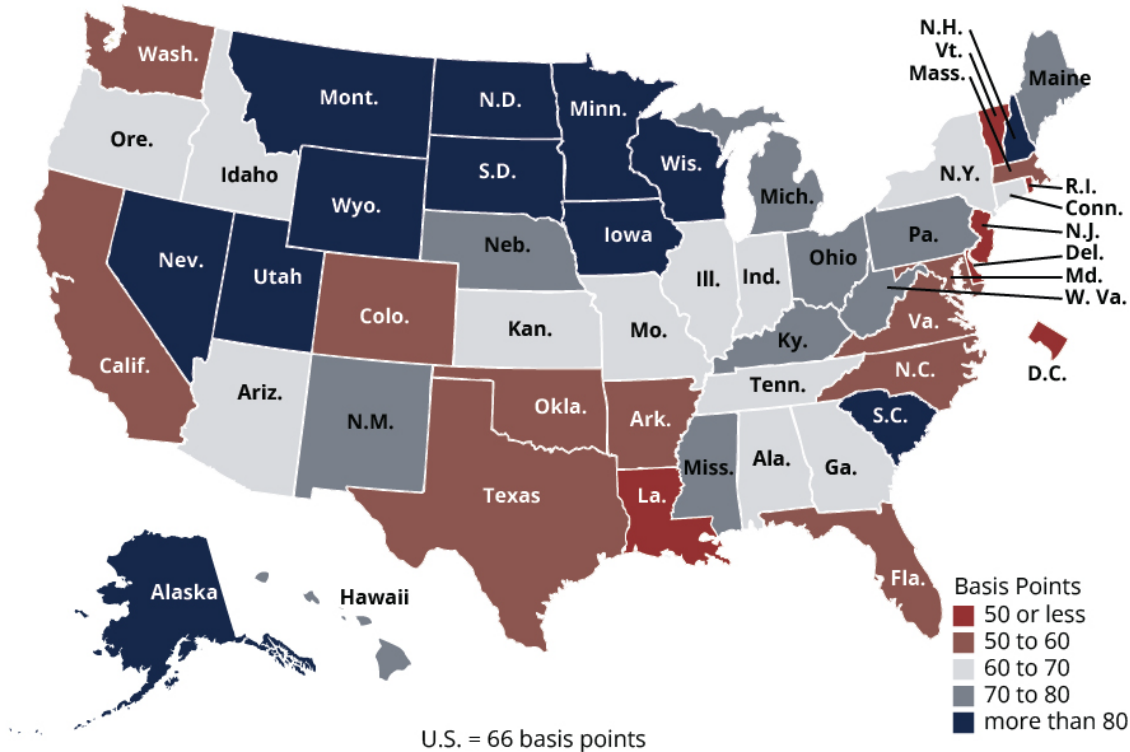
- Nationally, the median ratio of total loans outstanding to total shares and deposits - the loan-to-share ratio - was 68 percent at the end of the first quarter of 2026. At the end of the first quarter of 2025, the median loan-to-share ratio was 69 percent.
- The median loan-to-share ratio was highest in Idaho (86 percent) at the end of the first quarter of 2026, followed by Alaska, Rhode Island, Vermont, and Wisconsin (all 83 percent).
- The median loan-to-share ratio was lowest in Delaware (43 percent) and New Jersey (49 percent) at that time.

⁴ Loan-to-share ratios are rounded to the nearest percentage point.



Median Return on Average Assets

Median Annualized Return on Average Assets, 2026Q1



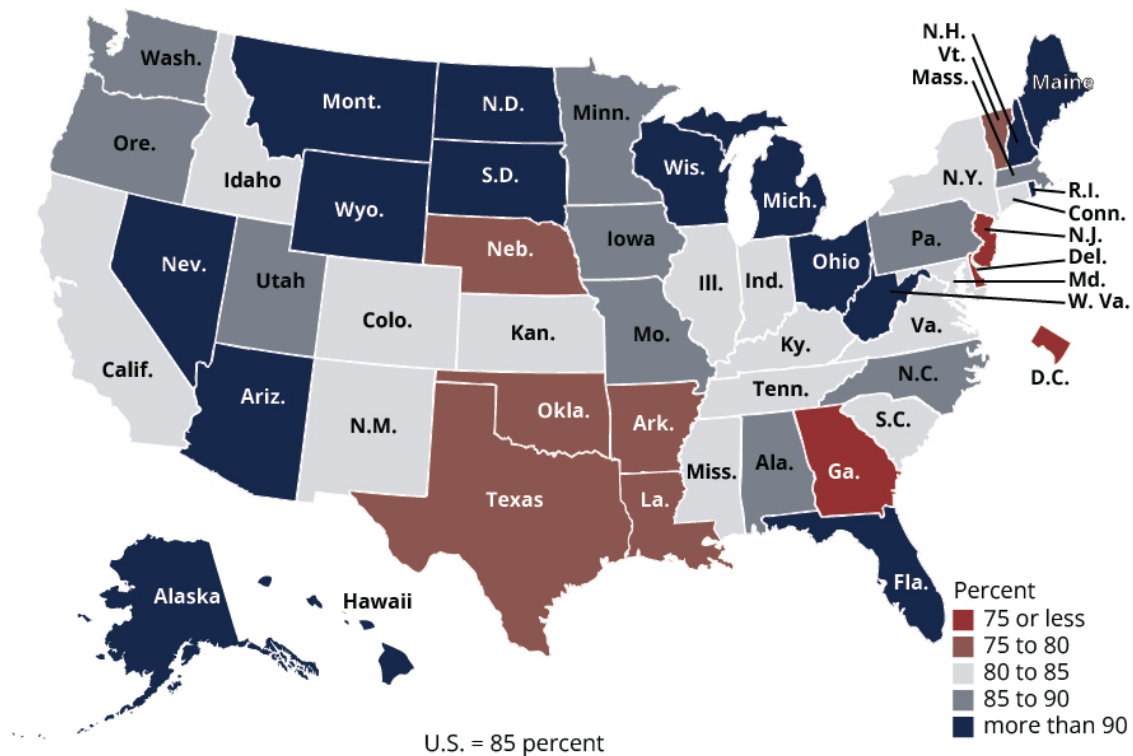
Highlights

- Nationally, the median annualized return on average assets at federally insured credit unions was 66 basis points in the first quarter of 2026, compared with 62 basis points in the first quarter of 2025.
- Wyoming (104 basis points) and Nevada (97 basis points) had the highest median annualized return on average assets in the first quarter of 2026.
- Washington, D.C. (25 basis points) and New Jersey (26 basis points) had the lowest median annualized return on average assets at that time.



Share of Credit Unions with Positive Net Income

Share of Credit Unions with Positive Year-to-Date Net Income, 2026Q1



Highlights ⁵

- Nationally, 85 percent of federally insured credit unions had positive year-to-date net income in the first quarter of 2026, compared with 84 percent in the first quarter of 2025.
- In the first quarter of 2026, the share of federally insured credit unions with positive year-to-date net income was highest in Alaska, Main, Nevada, and New Hampshire (all 100 percent), followed by Hawaii (98 percent).
- The share was lowest in Delaware (67 percent) at that time, followed by New Jersey and Washington, D.C. (both 72 percent).

⁵ Shares of credit unions with positive net income are rounded to the nearest percentage point.



2026 First Quarter Credit Union Indicators Summary Table ⁶

State/ Territory	Median Y/Y Asset Growth (%)		Median Y/Y Deposit Growth (%)		Median Y/Y Member Growth (%)		Median Y/Y Loan Growth (%)		Median Total Delinquency Rate (bps)		Median Loan to Share Ratio (%)		Median Annualized YTD ROAA (bps)		Share of Credit Unions with Positive YTD Net Income (%)	
	Level	Rank	Level	Rank	Level	Rank	Level	Rank	Level	Rank	Level	Rank	Level	Rank	Level	Rank
US	2.8	--	2.4	--	-0.5	--	0.6	--	63	--	68	--	66	--	85	--
AK	3.5	19	6.0	4	2.0	3	4.3	5	90	48	83	3	86	12	100	1
AL	3.6	17	2.6	26	-0.7	34	1.2	29	68	34	60	45	66	30	88	22
AR	0.5	51	-0.7	50	-1.7	53	-2.1	50	72	40	72	24	57	40	77	48
AZ	3.5	19	2.8	24	0.4	9	2.8	12	55	15	69	33	65	32	94	9
CA	1.8	44	1.3	42	0.0	16	1.5	27	45	8	70	27	52	47	82	37
CO	3.3	23	3.1	21	-0.6	31	2.0	19	53	12	74	19	55	45	81	41
CT	2.4	35	1.8	37	-1.6	52	-0.7	44	55	15	54	50	65	32	83	34
DE	1.6	45	1.0	46	-0.5	29	-1.8	49	111	52	43	53	42	51	67	53
FL	2.8	27	2.5	27	0.1	15	4.5	4	47	10	74	19	53	46	93	12
GA	2.0	41	1.2	44	-0.1	19	1.7	22	63	29	74	19	64	34	75	50
HI	4.8	7	5.0	7	-0.3	25	0.4	34	61	24	55	49	77	20	98	7
IA	3.2	24	2.7	25	-0.5	29	2.1	17	71	39	78	8	89	7	90	19
ID	3.5	19	4.9	9	0.8	7	4.9	3	59	22	86	2	63	36	85	29
IL	2.5	32	2.0	35	-0.6	31	0.5	32	58	21	60	45	63	36	82	37
IN	3.2	24	2.4	29	-1.0	41	1.7	22	77	42	69	33	67	29	83	34
KS	1.9	42	1.3	42	-0.9	40	1.7	22	73	41	67	37	69	27	82	37
KY	3.7	16	3.4	16	-1.3	51	2.9	10	55	15	67	37	77	20	81	41
LA	0.7	49	0.4	49	-0.6	31	-2.6	52	99	51	70	27	49	49	79	44
MA	2.3	37	2.5	27	-1.0	41	0.4	34	42	6	74	19	56	44	90	19
MD	2.7	28	1.8	37	-1.1	47	-0.6	43	56	19	69	33	51	48	83	34
ME	5.7	4	5.6	5	0.3	11	4.0	7	67	32	76	13	76	22	100	1
MI	4.4	8	3.7	12	-0.1	19	2.9	10	59	22	67	37	80	16	93	12
MN	3.6	17	3.4	16	0.0	16	2.3	16	55	15	76	13	88	9	86	27
MO	3.5	19	3.3	20	-0.1	19	1.7	22	57	20	72	24	66	30	87	23
MS	1.1	48	1.1	45	0.4	9	-0.1	37	81	44	63	41	71	24	82	37
MT	4.0	13	3.6	13	0.6	8	1.6	26	39	5	70	27	83	15	95	8
NC	2.1	40	1.5	40	-1.0	41	0.8	31	82	46	76	13	58	38	86	27
ND	2.6	31	2.1	34	-0.4	28	-1.2	46	24	1	74	19	89	7	93	12
NE	0.1	53	-1.0	52	-1.2	50	-0.5	40	79	43	76	13	80	16	78	47
NH	5.0	6	3.9	11	-1.0	41	4.2	6	34	3	78	8	94	5	100	1
NJ	0.2	52	-0.8	51	-1.8	54	-1.6	48	98	50	49	52	26	53	72	51
NM	4.4	8	3.0	22	0.3	11	1.8	21	53	12	71	26	78	19	84	31
NV	6.4	1	6.3	2	-0.3	25	-2.5	51	61	24	61	44	97	4	100	1
NY	3.8	14	3.5	14	-0.7	34	0.5	32	68	34	59	48	68	28	84	31
OH	3.8	14	3.4	16	-0.7	34	0.9	30	68	34	62	42	71	24	91	16
OK	1.5	46	0.9	47	-1.1	47	-1.2	46	62	26	75	18	57	40	79	44
OR	1.3	47	0.5	48	0.3	11	0.1	36	97	49	77	12	64	34	87	23
PA	2.7	28	1.9	36	-1.0	41	-0.3	39	64	30	51	51	72	23	89	21
RI	2.5	32	3.5	14	-0.7	34	2.1	17	30	2	83	3	44	50	93	12
SC	2.4	35	2.3	31	1.1	5	1.9	20	69	37	70	27	87	11	85	29
SD	4.1	11	3.4	16	0.9	6	2.6	14	67	32	70	27	93	6	94	9
TN	3.2	24	2.4	29	-1.0	41	-0.5	40	54	14	69	33	70	26	84	31
TX	2.3	37	1.6	39	-0.7	34	-0.8	45	62	26	70	27	58	38	79	44
UT	4.1	11	4.4	10	-0.2	23	-0.2	38	44	7	78	8	88	9	87	23
VA	2.3	37	1.5	40	-1.1	47	-0.5	40	85	47	64	40	57	40	81	41
VT	5.9	3	6.3	2	3.4	1	5.4	2	81	44	83	3	35	52	77	48
WA	2.7	28	2.2	32	-0.1	19	1.4	28	69	37	76	13	57	40	87	23
WI	5.5	5	5.1	6	-0.2	23	3.3	9	46	9	83	3	86	12	91	16
WV	2.5	32	2.2	32	-0.7	34	-3.7	53	62	26	60	45	80	16	91	16
WY	6.4	1	5.0	7	0.3	11	2.8	12	64	30	78	8	104	3	94	9
DC	-2.3	54	-1.5	53	0.0	16	-4.5	54	127	54	62	42	25	54	72	51
GU	1.9	42	9.0	1	2.4	2	2.6	14	49	11	88	1	127	1	100	1
PR	4.3	10	3.0	22	-0.3	25	5.6	1	38	4	80	7	85	14	100	1
VI	0.7	49	-1.9	54	1.8	4	3.6	8	115	53	33	54	109	2	60	54

⁶ Loan-to-share ratios and shares of credit unions with positive net income are rounded to the nearest percentage point.



2026 First Quarter Economic Indicators Summary Table

State/Territory	Unemployment Rate (end of quarter, %)		Y/Y Change in Unemployment Rate (percentage points)		Y/Y Change in House Prices (%)	
	Level	Rank	Level	Rank	Level	Rank
US	4.3	--	0.1	--	1.7	--
AK	4.7	35	0.1	24	5.5	3
AL	2.7	5	-0.3	6	2.4	27
AR	4.3	28	0.4	34	3.4	17
AZ	4.7	35	0.5	38	0.2	41
CA	5.3	48	-0.1	9	-0.5	48
CO	3.9	21	-0.3	4	-2.4	52
CT	4.8	40	1.1	51	4.7	5
DE	5.4	50	1.0	50	1.0	35
FL	4.7	35	1.1	52	-0.5	47
GA	3.5	11	0.1	21	0.1	43
HI	2.4	2	-0.1	10	2.2	31
IA	3.3	9	-0.3	4	3.5	16
ID	3.6	13	0.0	17	2.8	21
IL	5.1	45	0.5	38	7.3	2
IN	3.3	9	-0.4	3	3.6	15
KS	3.9	21	0.1	21	2.5	24
KY	4.2	26	-0.5	2	4.7	6
LA	4.4	31	0.1	24	1.3	34
MA	4.7	35	0.4	37	2.2	29
MD	4.3	28	0.6	43	0.6	37
ME	3.2	8	-0.1	15	2.4	25
MI	5.0	44	-0.3	6	3.2	20
MN	4.5	32	0.9	49	2.8	23
MO	3.9	21	-0.1	10	3.9	13
MS	3.8	18	-0.1	10	2.1	32
MT	3.6	13	0.5	38	0.2	39
NC	3.7	17	-0.1	15	0.1	42
ND	2.5	3	-0.1	10	4.0	10
NE	3.1	6	0.2	27	3.9	12
NH	3.1	6	-0.1	10	3.3	18
NJ	4.9	42	-0.2	8	4.5	8
NM	4.8	40	0.7	46	2.2	30
NV	5.3	48	0.0	17	0.7	36
NY	4.6	34	0.5	38	4.4	9
OH	4.1	25	-0.7	1	3.2	19
OK	3.9	21	0.8	48	0.2	40
OR	5.2	47	0.2	27	0.6	38
PA	4.2	26	0.0	17	3.8	14
RI	4.7	35	0.2	27	-0.7	49
SC	4.9	42	0.7	46	1.5	33
SD	2.3	1	0.3	31	2.8	22
TN	3.6	13	0.1	21	2.2	28
TX	4.3	28	0.2	27	-1.6	51
UT	3.8	18	0.4	34	-0.1	45
VA	3.8	18	0.5	38	2.4	26
VT	2.6	4	0.0	17	4.9	4
WA	5.1	45	0.6	43	-0.4	46
WI	3.5	11	0.3	31	4.5	7
WV	4.5	32	0.6	45	4.0	11
WY	3.6	13	0.4	34	0.0	44
DC	6.3	52	0.3	31	-1.4	50
GU	N/A	N/A	N/A	N/A	N/A	N/A
PR	5.6	51	0.2	26	16.3	1
VI	N/A	N/A	N/A	N/A	N/A	N/A

Sources: Bureau of Labor Statistics, Federal Housing Finance Agency