



# NCUA

National Credit Union Administration

# NCUA QUARTERLY U.S. MAP REVIEW

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Second Quarter 2025

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## Introduction

The *NCUA Quarterly U.S. Map Review* for the second quarter of 2025 covers several key indicators of the financial health and viability of federally insured credit unions, including:<sup>1,2</sup>

- 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 second quarter of 2024 through the second quarter of 2025. Most maps shown in this review display medians, or the 50<sup>th</sup> 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.<sup>3</sup>

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](mailto:ocemail@ncua.gov).

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<sup>1</sup> Data are as of the 2025Q2 public release date. The definition of the "state" variable was modified with the 2022Q1 release.

<sup>2</sup> 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.

<sup>3</sup> Technically, by construction of the median, there can be several credit unions "tied" at the median value.



## Median Asset Growth, Year Ending 2025Q2

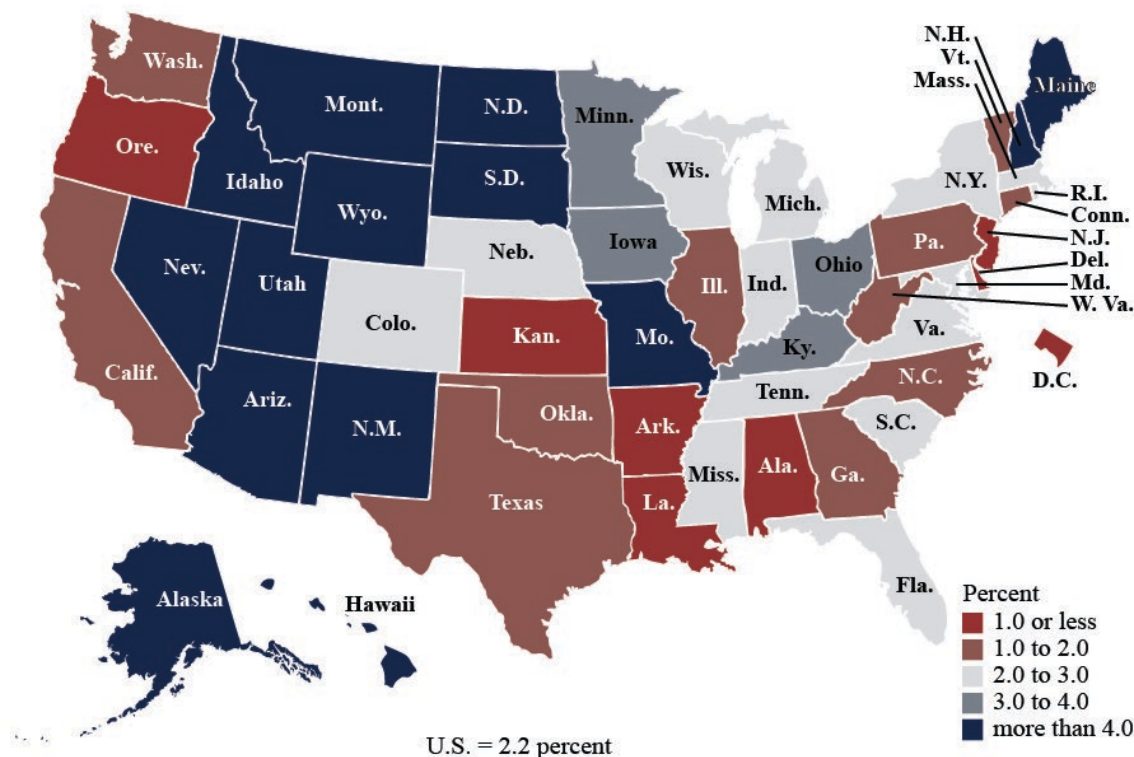


- Nationally, assets in federally insured credit unions increased by 2.3 percent at the median over the year ending in the second quarter of 2025. In other words, half of all federally insured credit unions had asset growth at or above 2.3 percent and half had asset growth of 2.3 percent or less. During the year ending in the second quarter of 2024, the median growth rate in assets was negative 0.2 percent.
- Over the year ending in the second quarter of 2025, median asset growth was fastest in Nevada (8.4 percent) and Maine (6.7 percent).
- At the median, assets declined in Delaware (-0.8 percent) and New Jersey (-0.3 percent) over the year.



## Median Annual Share and Deposit Growth

### Median Share and Deposit Growth, Year Ending 2025Q2



#### Highlights

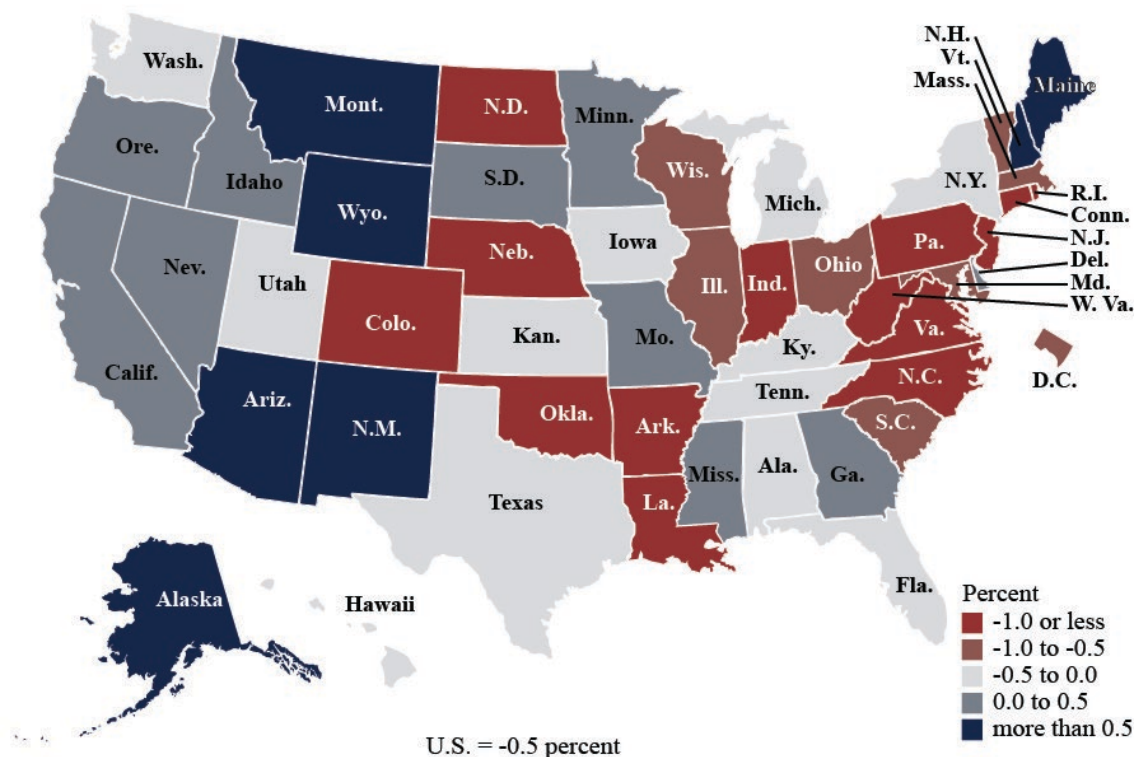
- Nationally, shares and deposits increased by 2.2 percent at the median over the year ending in the second quarter of 2025. During the year ending in the second quarter of 2024, the median growth rate in shares and deposits was negative 1.2 percent.
- Over the year ending in the second quarter of 2025, median growth in shares and deposits was fastest in New Hampshire (6.8 percent), followed by Alaska and Maine (both 6.2 percent).
- At the median, shares and deposits declined in Arkansas (-0.8 percent) and New Jersey (-0.4 percent) over the year.





## Median Annual Membership Growth

### Median Membership Growth, Year Ending 2025Q2



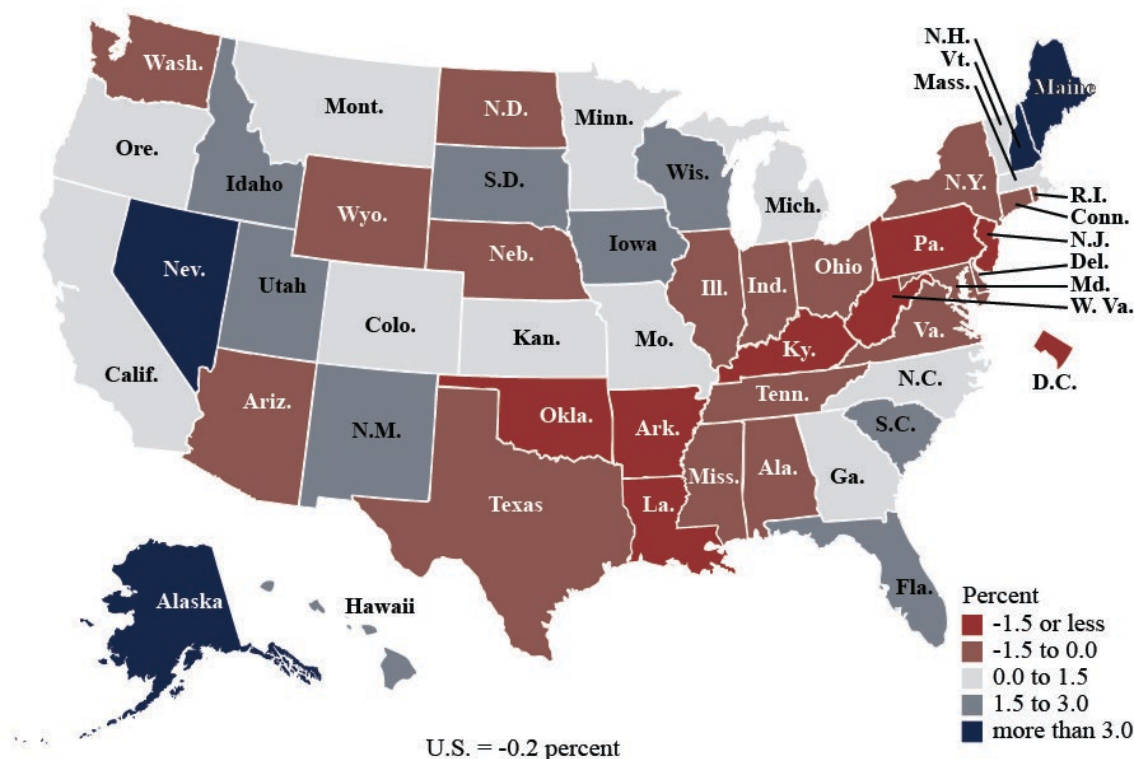
#### Highlights

- While membership continued to grow in the aggregate over the year ending in the second quarter of 2025, at the median, membership declined by 0.5 percent. Membership declined by 0.3 percent at the median over the year ending in the second quarter of 2024. Overall, about 55 percent of federally insured credit unions had fewer members at the end of the second quarter of 2025 than a year earlier. Credit unions with falling membership tend to be small; over half had less than \$50 million in assets in the second quarter of 2025.
- Over the year ending in the second quarter of 2025, credit unions headquartered in Alaska (3.3 percent) and Montana (1.4 percent) experienced the strongest median membership growth.
- At the median, membership declined in thirty states and Washington, D.C. over the year. New Jersey (-1.9 percent) and Pennsylvania (-1.7 percent) saw the largest median decline in membership.



## Median Annual Loan Growth

### Median Loan Growth, Year Ending 2025Q2



#### Highlights

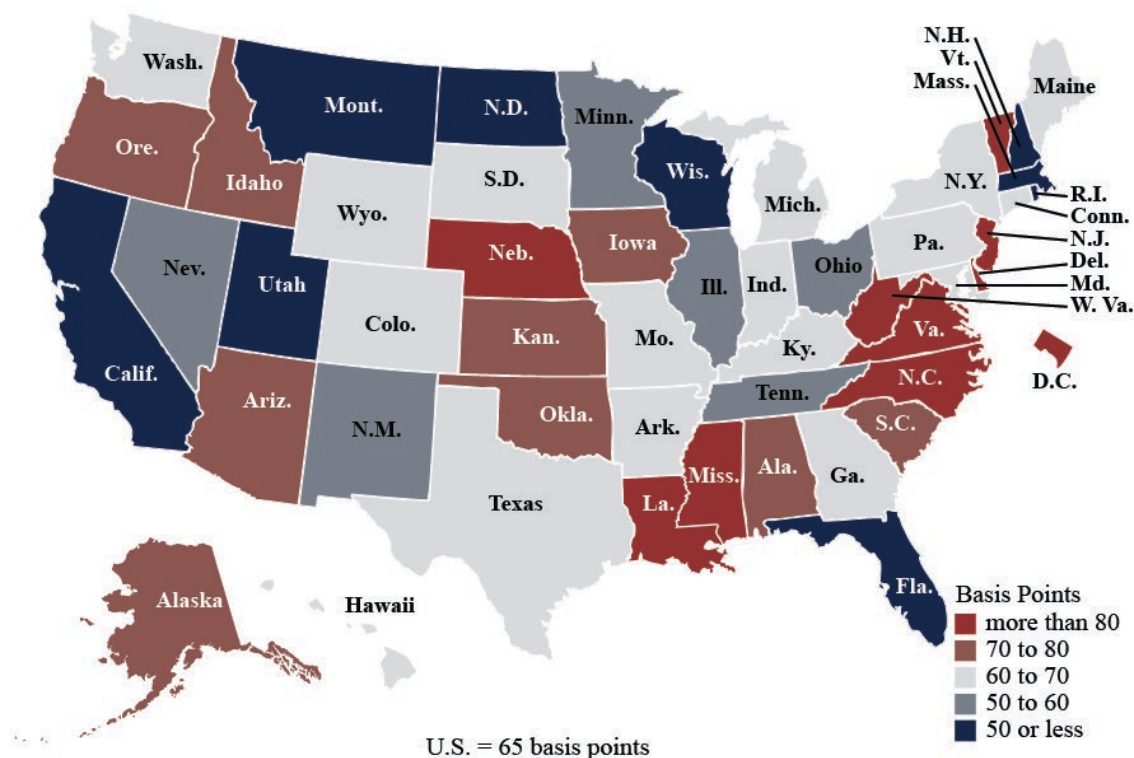
- Nationally, loans outstanding declined by 0.2 percent at the median over the year ending in the second quarter of 2025. Over the previous year, loans increased by 2.4 percent at the median.
- Over the year ending in the second quarter of 2025, median loan growth was strongest in Nevada (6.6 percent) and Alaska (4.6 percent).
- At the median, loans outstanding declined in Washington, D.C. and twenty-five states over the year, led by West Virginia (-4.2 percent) and Arkansas (-3.0 percent).





## Median Total Delinquency Rate

### Median Total Delinquency Rate, 2025Q2



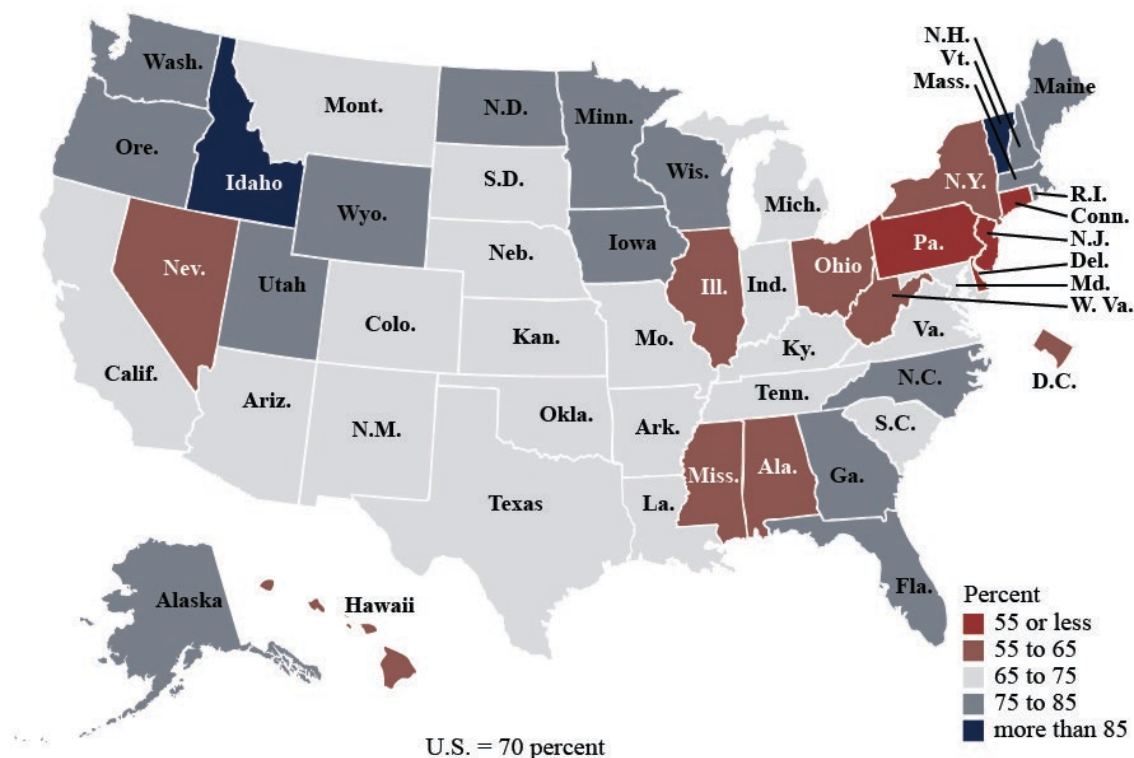
### Highlights

- At the end of the second quarter of 2025, the median total delinquency rate among federally insured credit unions was 65 basis points, compared with 60 basis points at the end of the second quarter of 2024.
- At the end of the second quarter of 2025, the median delinquency rate was highest in Delaware (165 basis points) and Mississippi (103 basis points).
- The median delinquency rate was lowest in Montana (32 basis points) and Rhode Island (41 basis points) at that time.



## Median Loan-to-Share Ratio

### Median Loan-to-Share Ratio, 2025Q2



#### Highlights <sup>4</sup>

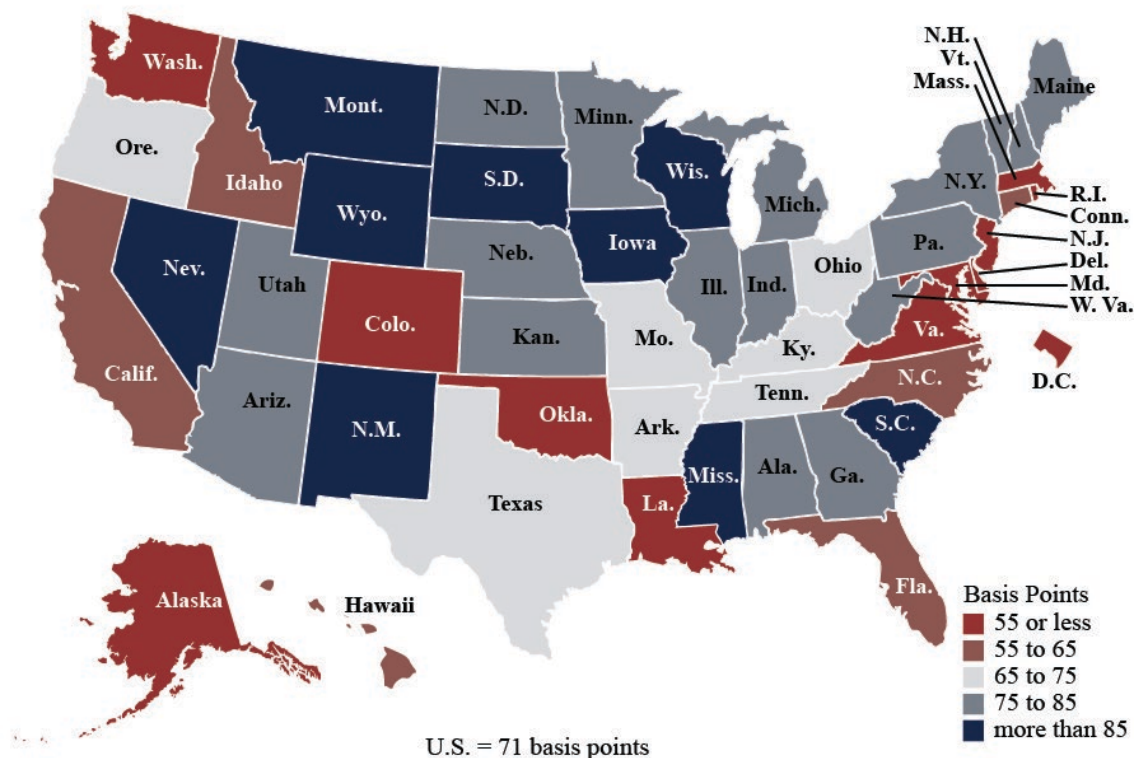
- Nationally, the median ratio of total loans outstanding to total shares and deposits - the loan-to-share ratio - was 70 percent at the end of the second quarter of 2025. At the end of the second quarter of 2024, the median loan-to-share ratio was 71 percent.
- The median loan-to-share ratio was highest in Idaho (90 percent) and Vermont (87 percent) at the end of the second quarter of 2025.
- The median loan-to-share ratio was lowest in Delaware (48 percent) and New Jersey (50 percent) at that time.

<sup>4</sup> Loan-to-share ratios are rounded to the nearest percentage point.



## Median Return on Average Assets

### Median Annualized Return on Average Assets, 2025Q2



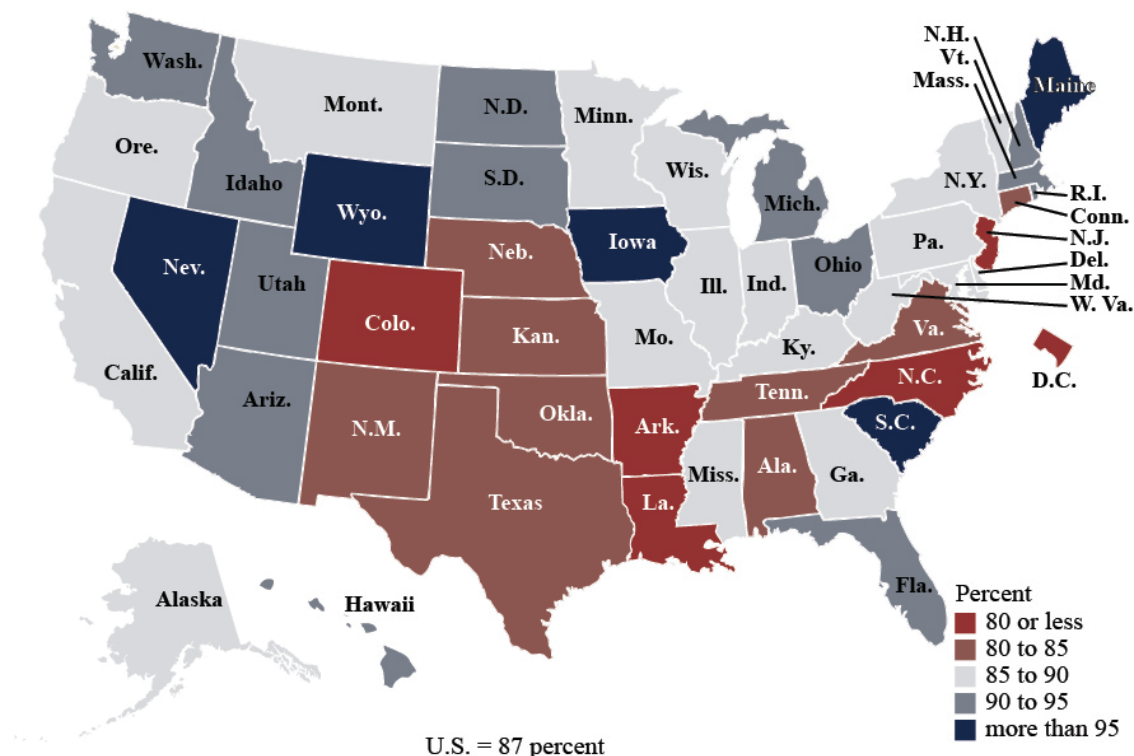
### Highlights

- Nationally, the median annualized return on average assets at federally insured credit unions was 71 basis points in the first half of 2025, compared with 61 basis points in the first half of 2024.
- Nevada and Wyoming (both 123 basis points) had the highest median annualized return on average assets in the first half of 2025, followed by South Dakota (102 basis points).
- Colorado and New Jersey (both 45 basis points) had the lowest median annualized return on average assets at that time, followed by Delaware and Washington, D.C. (both 46 basis points).



## Share of Credit Unions with Positive Net Income

### Share of Credit Unions with Positive Year-to-Date Net Income, 2025Q2



#### Highlights <sup>5</sup>

- Nationally, 87 percent of federally insured credit unions had positive year-to-date net income in the second quarter of 2025, compared with 84 percent in the second quarter of 2024.
- In the second quarter of 2025, the share of federally insured credit unions with positive year-to-date net income was highest in Nevada and Wyoming (both 100 percent), followed by Maine (98 percent).
- The share was lowest in Washington, D.C. (73 percent) at that time, followed by Louisiana and North Carolina (both 76 percent).

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



## 2025 Second Quarter Credit Union Indicators Summary Table <sup>6</sup>

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	2.3	--	2.2	--	-0.5	--	-0.2	--	65	--	70	--	71	--	87	--
AK	2.6	27	6.2	3	3.3	1	4.6	3	78	43	85	4	49	48	89	23
AL	1.8	40	0.7	48	0.0	21	-1.0	42	76	42	61	47	76	26	84	40
AR	0.4	52	-0.8	54	-1.0	41	-3.0	53	69	28	73	26	75	29	80	48
AZ	5.1	5	5.0	7	1.0	7	-0.2	31	71	35	69	36	80	19	94	10
CA	0.8	49	1.7	37	0.2	16	0.1	27	46	4	71	34	58	40	86	36
CO	2.8	23	2.4	29	-1.2	46	0.1	27	61	17	73	26	45	53	80	48
CT	1.9	39	1.2	44	-1.2	46	-1.3	43	70	32	53	50	61	39	83	44
DE	-0.8	54	0.6	49	0.1	19	-0.1	29	165	54	48	53	46	51	88	27
FL	1.6	44	2.5	27	0.0	21	1.7	14	47	5	76	18	65	36	93	13
GA	2.3	30	1.4	42	0.1	19	1.5	16	69	28	76	18	82	15	88	27
HI	5.2	4	5.3	6	-0.4	29	2.8	8	70	32	57	49	58	40	96	6
IA	3.4	19	3.7	16	-0.4	29	1.6	15	74	38	80	10	97	5	96	6
ID	3.5	15	4.1	15	0.5	11	2.9	6	74	38	90	2	64	38	95	9
IL	2.3	30	1.8	35	-0.7	36	-0.8	40	56	12	63	43	78	22	88	27
IN	2.8	23	2.7	22	-1.2	46	-0.9	41	70	32	70	35	83	14	88	27
KS	0.7	50	0.3	51	-0.4	29	0.4	24	71	35	72	30	76	26	85	39
KY	3.5	15	3.3	20	-0.2	27	-1.5	47	61	17	68	38	72	31	89	23
LA	0.6	51	0.6	49	-1.1	43	-2.0	50	97	49	72	30	54	44	76	51
MA	1.4	45	2.2	32	-0.9	40	0.4	24	49	7	78	11	49	48	91	19
MD	1.8	40	2.4	29	-0.7	36	-0.4	37	69	28	69	36	51	47	89	23
ME	6.7	2	6.2	3	0.7	10	4.1	4	66	22	77	12	78	22	98	5
MI	3.3	21	2.7	22	-0.3	28	1.5	16	64	20	68	38	84	12	93	13
MN	3.7	13	3.5	18	0.2	16	0.9	20	56	12	77	12	76	26	89	23
MO	3.0	22	4.7	9	0.4	13	0.5	23	66	22	74	23	70	32	90	21
MS	2.7	26	2.7	22	0.5	11	-1.4	45	103	52	65	41	94	7	86	36
MT	4.5	11	4.4	12	1.4	5	1.1	19	32	1	75	21	90	8	90	21
NC	2.3	30	1.8	35	-1.3	50	0.8	22	86	46	77	12	65	36	76	51
ND	4.9	8	4.4	12	-1.1	43	-0.1	29	50	9	76	18	81	16	93	13
NE	2.3	30	2.5	27	-1.0	41	-0.2	31	81	44	75	21	84	12	84	40
NH	3.5	15	6.8	2	0.8	9	3.1	5	43	3	77	12	79	21	92	18
NJ	-0.3	53	-0.4	53	-1.9	54	-2.6	51	98	51	50	52	45	53	77	50
NM	5.1	5	4.7	9	1.1	6	2.0	12	56	12	73	26	89	10	84	40
NV	8.4	1	5.5	5	0.4	13	6.6	2	54	11	62	45	123	2	100	1
NY	2.8	23	2.4	29	-0.1	25	-0.2	31	68	26	63	43	77	24	86	36
OH	3.6	14	3.5	18	-0.8	39	-1.3	43	59	16	64	42	73	30	93	13
OK	2.0	37	1.6	38	-1.2	46	-1.9	49	74	38	74	23	55	43	83	44
OR	1.4	45	0.8	47	0.3	15	1.5	16	72	37	77	12	69	33	88	27
PA	2.2	35	1.6	38	-1.7	53	-1.6	48	67	24	53	50	77	24	87	34
RI	2.5	28	2.6	26	-1.3	50	-0.2	31	41	2	82	9	48	50	93	13
SC	1.7	43	2.1	34	-0.7	36	2.2	10	74	38	72	30	95	6	96	6
SD	5.0	7	4.9	8	0.2	16	2.0	12	65	21	73	26	102	4	94	10
TN	3.4	19	2.7	22	-0.4	29	-0.4	37	56	12	74	23	66	34	84	40
TX	1.3	47	1.3	43	0.0	21	-1.4	45	61	17	72	30	66	34	82	47
UT	4.9	8	4.3	14	-0.1	25	2.2	10	47	5	83	5	81	16	94	10
VA	2.2	35	2.2	32	-1.1	43	-0.3	35	83	45	66	40	53	45	83	44
VT	2.4	29	1.6	38	-0.5	33	0.4	24	94	48	87	3	80	19	88	27
WA	1.8	40	1.5	41	0.0	21	-0.3	35	67	24	77	12	53	45	91	19
WI	3.5	15	2.9	21	-0.5	33	2.9	6	49	7	83	5	90	8	87	34
WV	2.0	37	1.2	44	-1.3	50	-4.2	54	97	49	62	45	85	11	88	27
WY	5.3	3	4.5	11	1.0	7	-0.4	37	69	28	83	5	123	2	100	1
DC	0.9	48	0.3	51	-0.6	35	-2.7	52	86	46	61	47	46	51	73	53
GU	4.5	11	8.5	1	1.9	3	2.3	9	120	53	93	1	57	42	100	1
PR	2.3	30	1.2	44	2.7	2	7.1	1	52	10	83	5	81	16	100	1
VI	4.7	10	3.7	16	1.7	4	0.9	20	68	26	35	54	166	1	60	54

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





## 2025 Second 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	4.1	--	0.0	--	2.9	--
AK	4.7	40	0.1	23	2.8	35
AL	3.2	9	0.3	33	3.0	32
AR	3.7	21	0.3	33	4.2	24
AZ	4.1	34	0.6	42	-0.4	49
CA	5.4	49	0.1	23	0.4	47
CO	4.7	40	0.5	41	-0.6	50
CT	3.8	26	0.7	47	7.8	3
DE	4.0	28	0.2	27	1.8	42
FL	3.7	21	0.3	33	-1.4	51
GA	3.5	16	-0.1	10	1.3	44
HI	2.8	4	-0.1	10	4.3	21
IA	3.7	21	0.7	48	4.5	18
ID	3.6	19	-0.1	10	4.3	22
IL	4.6	39	-0.5	2	6.7	6
IN	3.6	19	-0.6	1	4.2	23
KS	3.8	26	0.2	25	4.6	17
KY	4.9	44	-0.1	13	4.9	13
LA	4.5	37	0.3	31	1.3	43
MA	4.8	42	0.8	50	4.4	19
MD	3.3	12	0.2	25	3.2	30
ME	3.3	12	0.3	31	6.0	7
MI	5.3	48	0.6	42	4.4	20
MN	3.3	12	0.1	20	3.5	26
MO	4.0	28	0.2	27	3.3	28
MS	4.0	28	1.1	52	7.3	5
MT	2.8	4	-0.2	6	2.4	37
NC	3.7	21	0.1	22	2.3	38
ND	2.5	2	0.0	16	5.4	11
NE	3.0	6	0.2	27	2.8	34
NH	3.1	7	0.6	44	6.0	8
NJ	4.9	44	0.3	38	7.5	4
NM	4.2	36	0.0	16	4.6	16
NV	5.4	49	-0.2	9	2.0	41
NY	4.0	28	-0.3	5	8.0	2
OH	4.9	44	0.6	45	5.3	12
OK	3.1	7	-0.2	8	2.0	40
OR	4.9	44	0.8	51	1.1	45
PA	4.0	28	0.4	40	4.8	15
RI	4.8	42	0.4	39	5.6	10
SC	4.1	34	-0.3	4	3.2	29
SD	1.8	1	0.0	16	3.4	27
TN	3.5	16	0.2	27	3.0	31
TX	4.0	28	-0.1	13	0.6	46
UT	3.2	9	-0.1	13	2.9	33
VA	3.5	16	0.7	48	3.8	25
VT	2.6	3	0.3	33	-0.1	48
WA	4.5	37	0.0	16	2.2	39
WI	3.2	9	0.3	33	5.8	9
WV	3.7	21	-0.4	3	2.7	36
WY	3.3	12	0.1	20	4.8	14
DC	5.9	52	0.6	45	-7.6	52
GU	N/A	N/A	N/A	N/A	N/A	N/A
PR	5.5	51	-0.2	6	10.8	1
VI	N/A	N/A	N/A	N/A	N/A	N/A

Sources: Bureau of Labor Statistics, Federal Housing Finance Agency