NCUA
National Credit Union Administration

NCUA QUARTERLY U.S. MAP REVIEW

2026 Q2

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INTRODUCTION

The *NCUA Quarterly U.S. Map Review* for the second 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 second quarter of 2025 through the second 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.

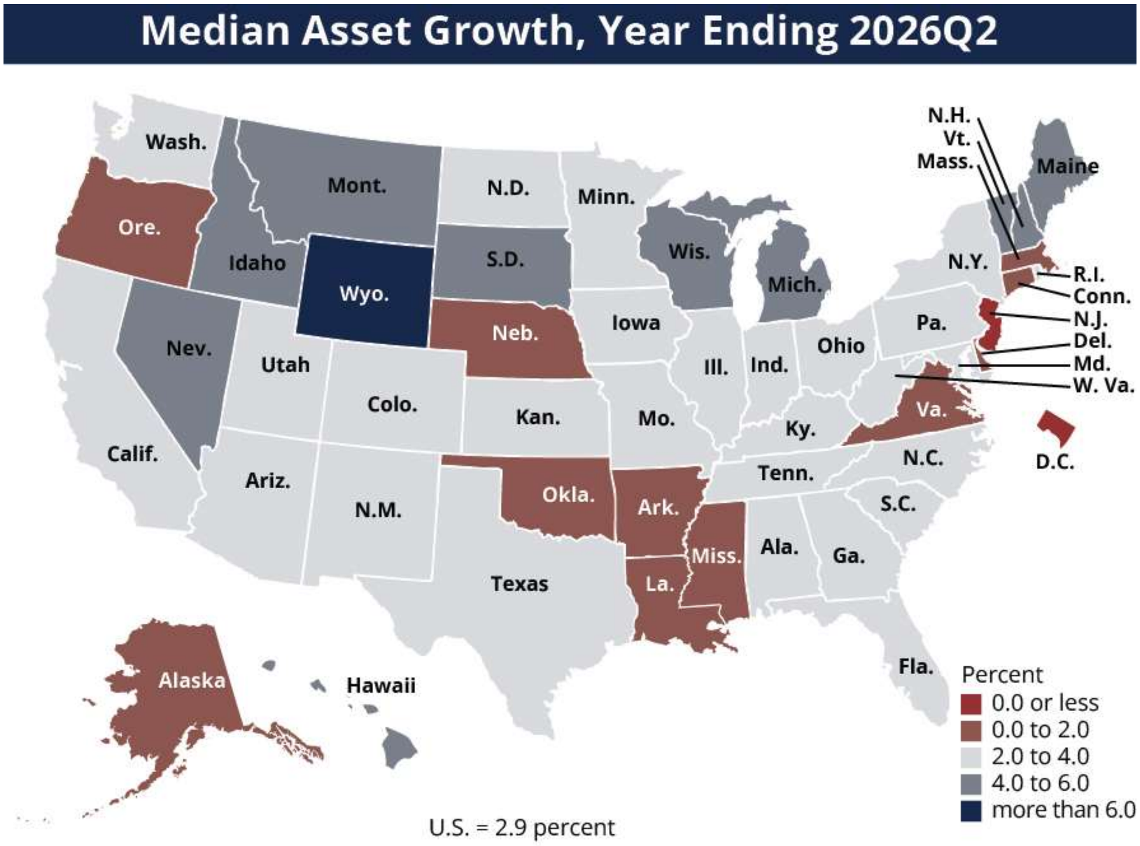
NCUA makes information about the financial performance of federally insured credit unions available through its online Research a Credit Union tool. Through this link, you can locate information contained in an individual credit union's Call Report as well as obtain a Financial Performance Report and 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 2026Q2 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

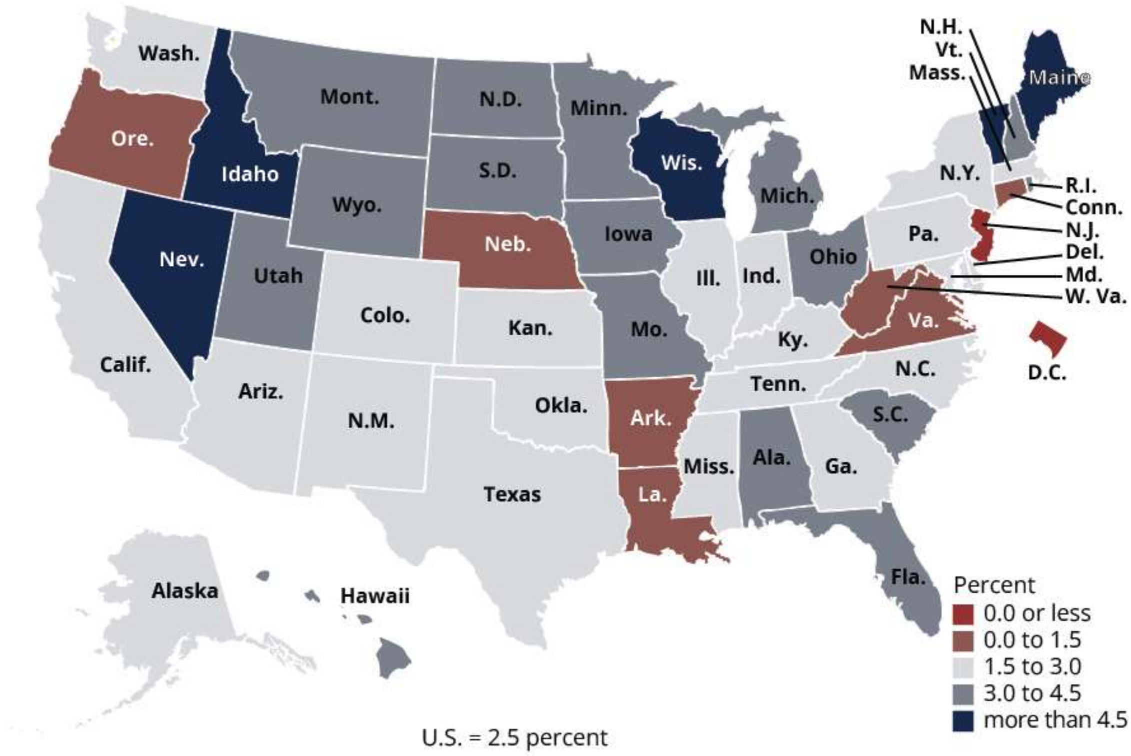


Highlights

- Nationally, assets in federally insured credit unions increased by 2.9 percent at the median over the year ending in the second quarter of 2026. In other words, half of all federally insured credit unions had asset growth at or above 2.9 percent and half had asset growth of 2.9 percent or less. During the year ending in the second quarter of 2025, the median growth rate in assets was 2.3 percent.
- Over the year ending in the second quarter of 2026, median asset growth was fastest in Wyoming (6.1 percent) and Vermont (5.9 percent).
- At the median, assets declined in Washington, D.C. (-2.2 percent) and were roughly unchanged in New Jersey over the year.

MEDIAN ANNUAL SHARE AND DEPOSIT GROWTH

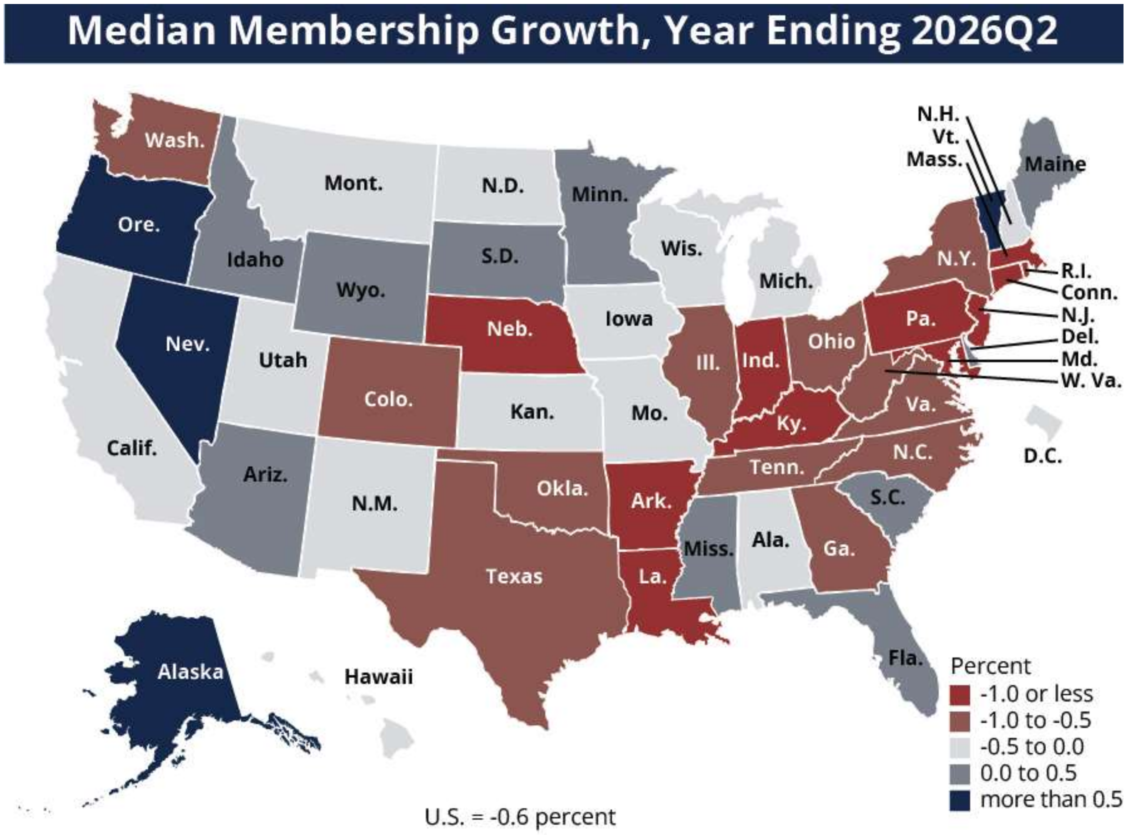
Median Share and Deposit Growth, Year Ending 2026Q2



Highlights

- Nationally, shares and deposits increased by 2.5 percent at the median over the year ending in the second quarter of 2026. During the year ending in the second quarter of 2025, the median growth rate in shares and deposits was 2.2 percent.
- Over the year ending in the second quarter of 2026, median growth in shares and deposits was fastest in Wisconsin (5.5 percent) and Idaho (5.4 percent).
- At the median, shares and deposits declined in Washington, D.C. (-2.7 percent) and New Jersey (-0.8 percent) over the year.

MEDIAN ANNUAL MEMBERSHIP GROWTH

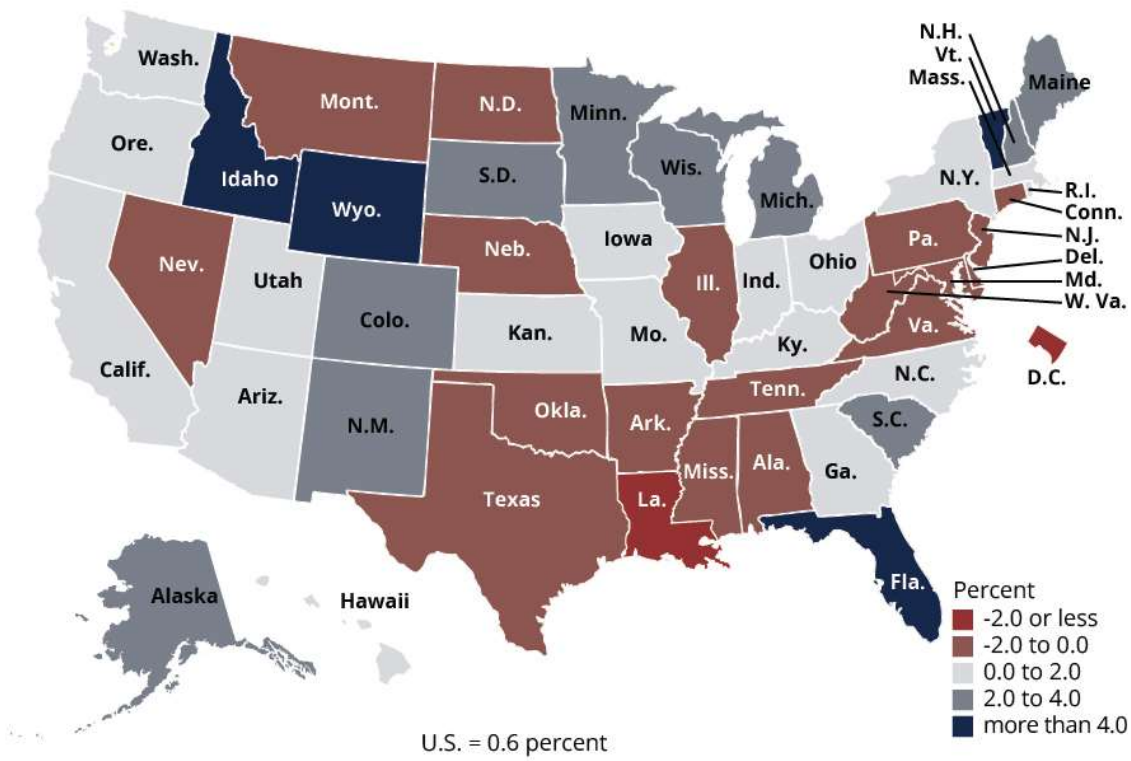


Highlights

- While membership continued to grow in the aggregate over the year ending in the second quarter of 2026, at the median, membership declined by 0.6 percent. Membership declined by 0.5 percent at the median over the year ending in the second quarter of 2025. Overall, about 56 percent of federally insured credit unions had fewer members at the end of the second 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 second quarter of 2026.
- Over the year ending in the second quarter of 2026, credit unions headquartered in Vermont (4.1 percent) and Alaska (2.2 percent) experienced the strongest median membership growth.
- At the median, membership declined in thirty-four states over the year. Arkansas (-1.7 percent) and Nebraska (-1.6 percent) saw the largest median decline in membership.

MEDIAN ANNUAL LOAN GROWTH

Median Loan Growth, Year Ending 2026Q2

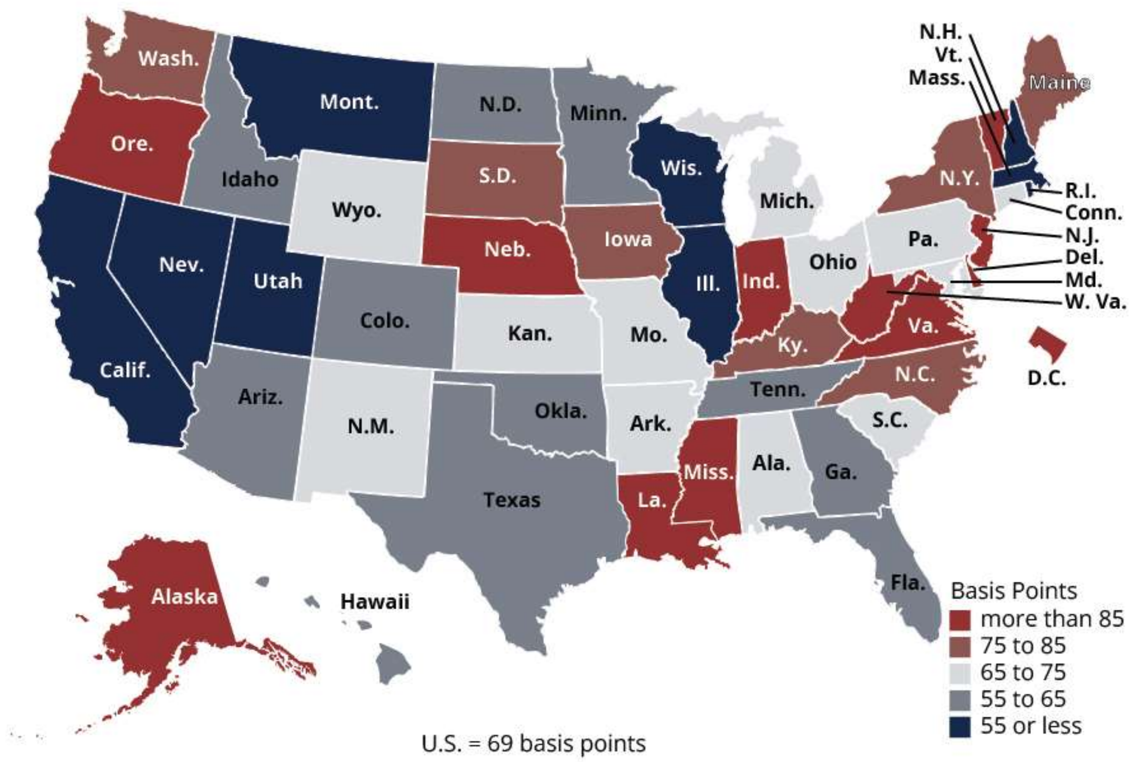


Highlights

- Nationally, loans outstanding grew by 0.6 percent at the median over the year ending in the second quarter of 2026. Over the previous year, loans declined by 0.2 percent at the median.
- Over the year ending in the second quarter of 2026, median loan growth was strongest in Vermont (6.9 percent) and Florida (4.8 percent).
- At the median, loans outstanding declined in Washington, D.C. and eighteen states over the year, led by Washington, D.C. (-3.8 percent) and Louisiana (-2.6 percent).

MEDIAN TOTAL DELIQUENCY RATE

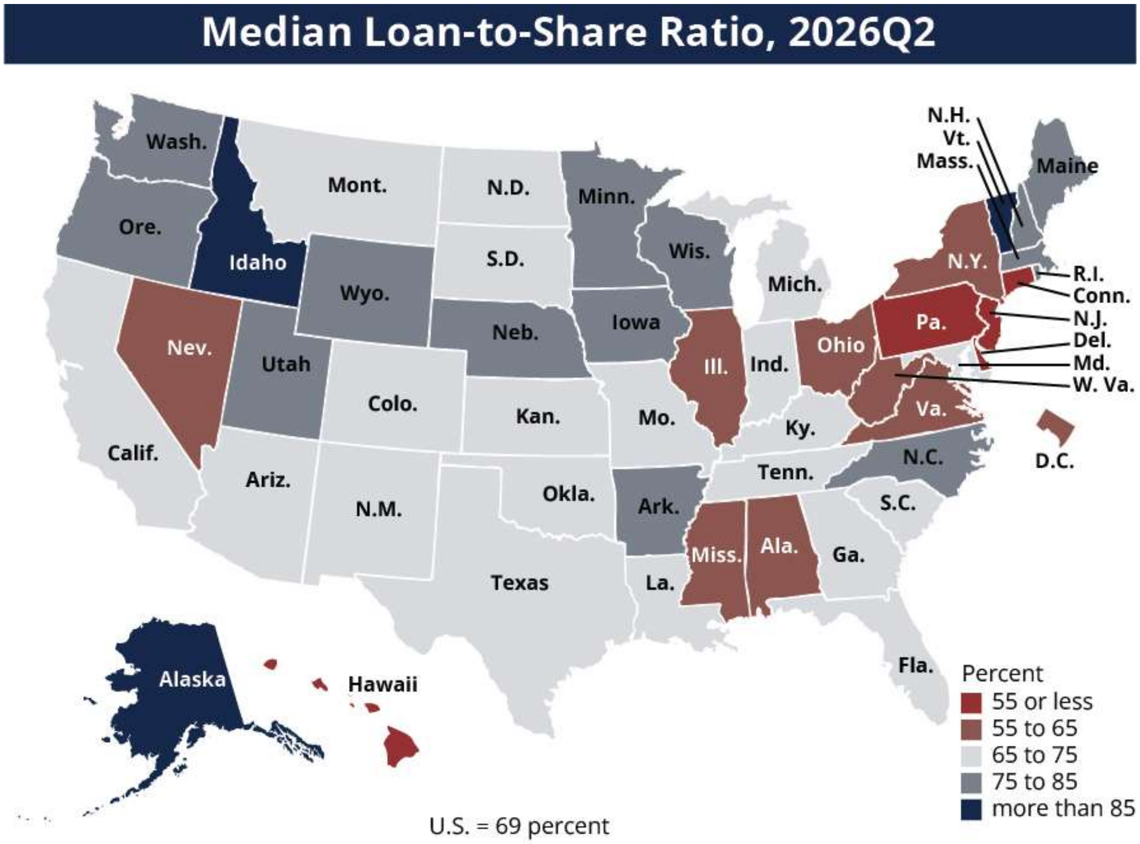
Median Total Delinquency Rate, 2026Q2



Highlights

- At the end of the second quarter of 2026, the median total delinquency rate among federally insured credit unions was 69 basis points, compared with 65 basis points at the end of the second quarter of 2025.
- At the end of the second quarter of 2026, the median delinquency rate was highest in Washington, D.C. (141 basis points) and Vermont (129 basis points).
- The median delinquency rate was lowest in Montana (41 basis points) and New Hampshire (43 basis points) at the end of the second quarter of 2026.

MEDIAN LOAN-TO-SHARE RATIO

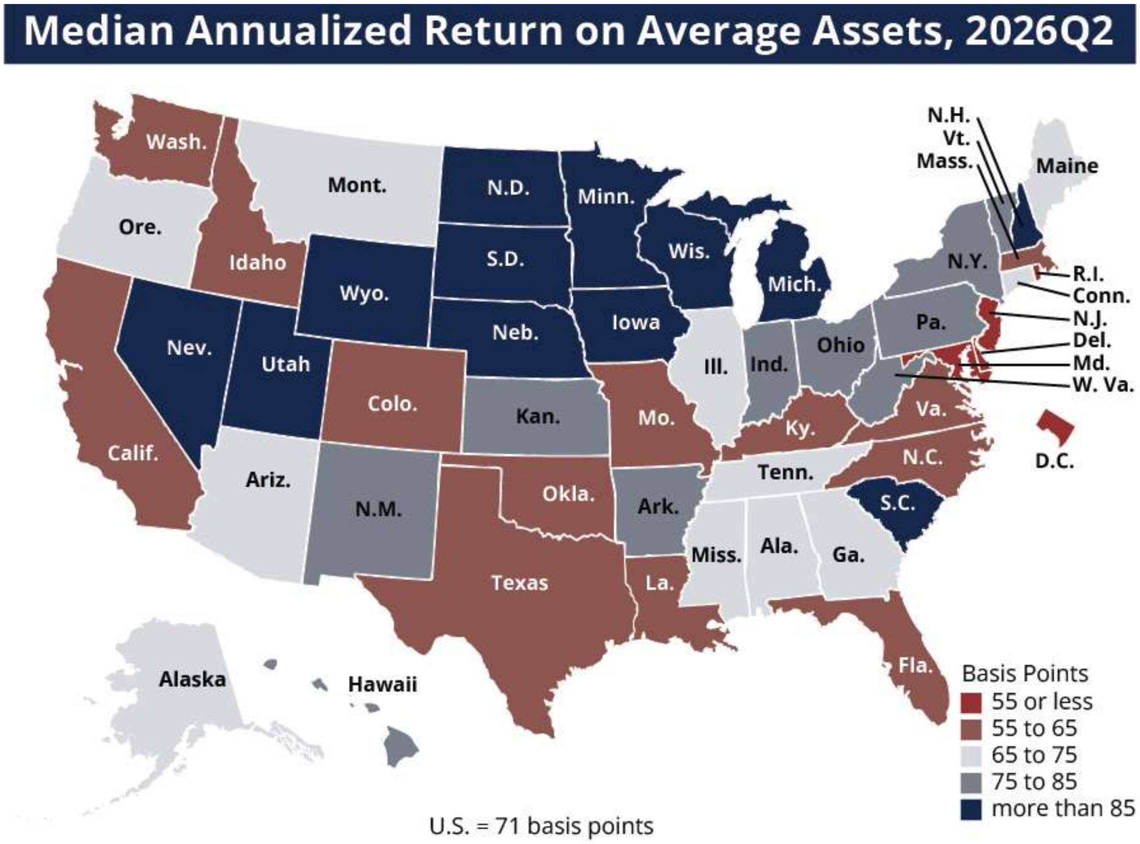


Highlights [4]

- Nationally, the median ratio of total loans outstanding to total shares and deposits—the loan-to-share ratio—was 69 percent at the end of the second quarter of 2026. At the end of the second quarter of 2025, the median loan-to-share ratio was 70 percent.
- The median loan-to-share ratio was highest in Idaho (89 percent) and Vermont (87 percent) at the end of the second quarter of 2026.
- The median loan-to-share ratio was lowest in Delaware (44 percent) and New Jersey (51 percent) at the end of the second quarter of 2026.

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

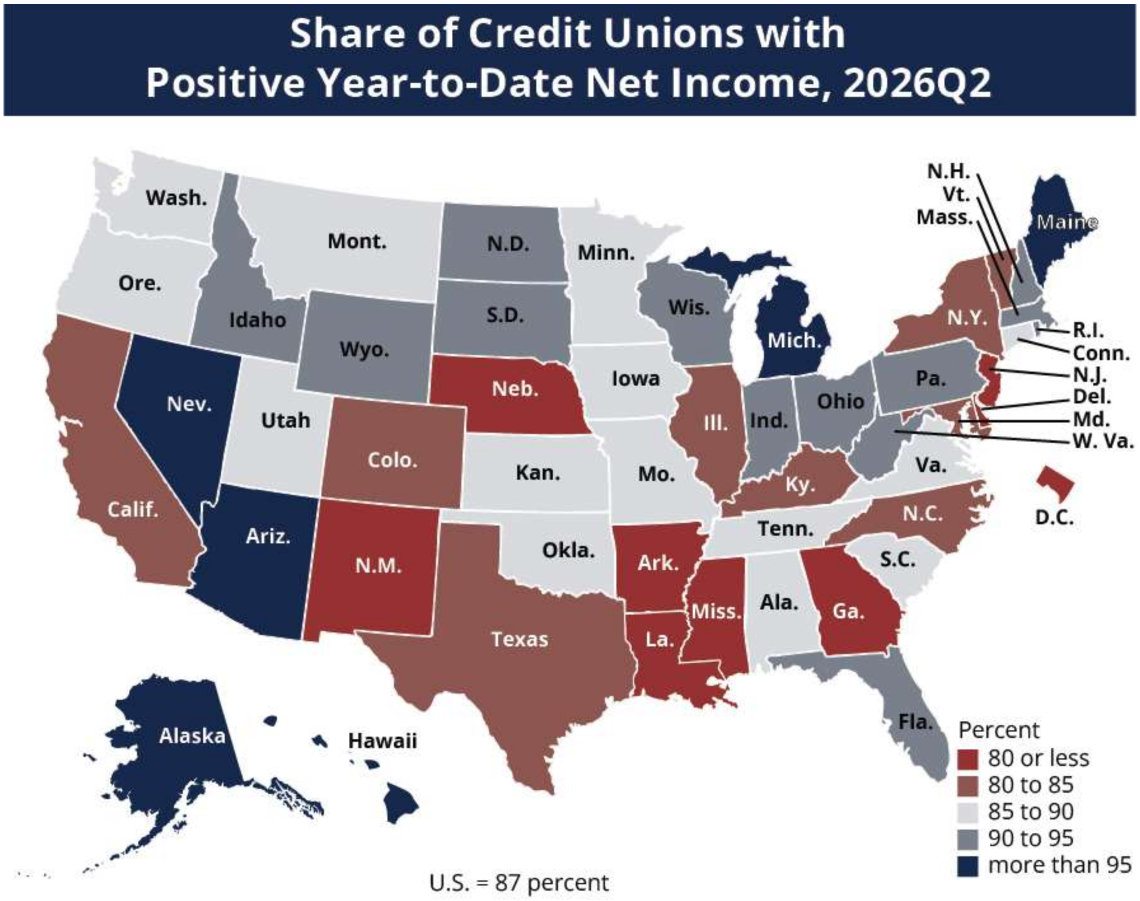
MEDIAN RETURN ON AVERAGE ASSETS



Highlights

- Nationally, the median annualized return on average assets at federally insured credit unions was 71 basis points in the first half of 2026, matching its year-ago level.
- Wyoming (123 basis points) and Iowa (100 basis points) had the highest median annualized return on average assets in the first half of 2026.
- Washington, D.C. (27 basis points) and New Jersey (38 basis points) had the lowest median annualized return on average assets in the first half of 2026.

SHARE OF CREDIT UNIONS WITH POSITIVE NET INCOME



Highlights [5]

- Nationally, 87 percent of federally insured credit unions had positive year-to-date net income in the second quarter of 2026, the same share as in the second quarter of 2025.
- In the second quarter of 2026, the share of federally insured credit unions with positive year-to-date net income was highest in Alaska, Maine, and Nevada (all 100 percent), followed by Hawaii and Michigan (both 98 percent).
- The share was lowest in Delaware (67 percent) and Arkansas (76 percent) in the second quarter of 2026.

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

2026 Q2 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	**2.9**	--	**2.5**	--	**-0.6**	--	**0.6**	--	**69**	--	**69**	--	**71**	--	**87**	--
AK	1.8	42	2.6	29	2.2	2	2.6	15	98	48	86	4	74	26	100	1
AL	3.7	17	3.2	20	-0.4	27	-0.1	36	73	31	59	48	73	28	90	22
AR	0.9	50	0.7	50	-1.7	54	-1.5	50	66	23	77	13	85	15	76	52
AZ	3.1	24	2.5	31	0.4	8	1.8	20	58	13	71	29	68	33	97	8
CA	2.3	38	2.1	37	0.0	17	1.0	27	52	6	72	27	57	47	84	37
CO	3.4	22	3.0	24	-0.6	31	2.3	17	63	19	73	24	60	40	82	41
CT	1.8	42	1.1	47	-1.2	47	-1.8	52	74	32	55	49	72	29	86	35
DE	1.5	48	1.6	44	0.1	14	-1.3	47	128	52	44	53	48	52	67	53
FL	3.5	21	3.3	19	0.1	14	4.8	3	56	11	74	22	60	40	92	16
GA	2.5	32	1.9	41	-0.6	31	1.3	25	61	15	75	20	71	30	79	46
HI	5.1	8	5.0	6	-0.1	20	0.1	34	65	22	55	49	83	16	98	6
IA	3.1	24	3.1	21	-0.4	27	2.0	18	76	35	77	13	100	2	88	28
ID	5.6	4	5.4	3	0.5	6	4.4	4	61	15	89	2	57	47	95	9
IL	3.3	23	2.5	31	-0.6	31	-0.9	43	55	10	61	45	75	25	84	37
IN	4.0	13	3.0	24	-1.2	47	1.5	22	89	44	69	36	83	16	91	20
KS	2.4	34	2.2	34	-0.3	24	0.3	32	75	34	71	29	83	16	89	25
KY	3.1	24	2.6	29	-1.2	47	1.5	22	76	35	67	39	64	36	82	41
LA	1.0	49	1.0	48	-1.0	44	-2.6	53	100	49	70	32	58	46	79	46
MA	1.8	42	2.2	34	-1.4	51	0.3	32	51	5	76	19	57	47	92	16
MD	2.2	39	2.1	37	-1.1	45	-0.4	38	72	30	69	36	54	50	82	41
ME	5.5	6	4.9	7	0.5	6	3.7	7	81	39	77	13	68	33	100	1
MI	4.5	12	4.2	11	-0.1	20	3.3	12	70	28	69	36	94	4	98	6
MN	3.7	17	3.8	15	0.2	11	2.7	13	60	14	78	11	88	11	89	25
MO	3.7	17	3.9	14	-0.2	23	1.9	19	69	25	74	22	62	39	89	25
MS	1.9	40	2.2	34	0.2	11	-0.4	38	108	50	62	43	71	30	78	49
MT	4.6	11	4.0	13	0.0	17	-0.4	38	41	1	71	29	74	26	90	22
NC	2.4	34	2.9	26	-0.6	31	1.6	21	85	41	77	13	59	44	82	41
ND	3.6	20	3.1	21	-0.1	20	-0.4	38	61	15	70	32	92	6	93	14
NE	0.8	51	0.7	50	-1.6	53	-0.9	43	87	42	77	13	91	9	80	45
NH	5.0	9	4.2	11	-0.3	24	3.6	9	43	2	78	11	96	3	92	16
NJ	0.0	52	-0.8	52	-1.4	51	-1.3	47	124	51	51	52	38	53	79	46
NM	2.6	31	2.8	27	-0.4	27	2.6	15	69	25	75	20	80	20	78	49
NV	5.5	6	4.9	7	1.2	4	-0.9	43	53	9	63	41	92	6	100	1
NY	3.0	27	2.7	28	-0.6	31	0.5	31	77	37	61	45	77	22	85	36
OH	4.0	13	3.6	17	-0.8	40	1.2	26	67	24	63	41	76	23	92	16
OK	1.9	40	1.8	42	-0.7	38	0.0	35	61	15	73	24	64	36	87	30
OR	1.8	42	1.2	46	0.6	5	0.9	28	95	46	80	9	66	35	87	30
PA	2.7	30	2.0	40	-1.1	45	-0.2	37	70	28	53	51	78	21	91	20
RI	2.9	28	3.5	18	-1.3	50	0.9	28	52	6	84	5	50	51	93	14
SC	4.0	13	3.1	21	0.2	11	2.7	13	74	32	72	27	86	13	87	30
SD	4.8	10	4.3	10	0.3	9	3.9	6	83	40	73	24	91	9	94	12
TN	2.9	28	2.1	37	-0.8	40	-1.2	46	63	19	70	32	71	30	87	30
TX	2.4	34	1.8	42	-0.7	38	-0.7	42	64	21	70	32	60	40	83	39
UT	3.9	16	3.8	15	-0.4	27	1.4	24	48	3	81	8	86	13	88	28
VA	1.6	46	0.9	49	-0.9	43	-1.4	49	96	47	65	40	64	36	87	30
VT	5.9	3	5.2	5	4.1	1	6.9	2	129	53	87	3	76	23	83	39
WA	2.4	34	2.5	31	-0.6	31	0.8	30	79	38	77	13	59	44	90	22
WI	5.6	4	5.5	2	-0.3	24	3.6	9	49	4	84	5	92	6	95	9
WV	2.5	32	1.4	45	-0.6	31	-1.6	51	88	43	60	47	83	16	95	9
WY	6.1	2	4.4	9	0.3	9	4.1	5	69	25	79	10	123	1	94	12
DC	-2.2	54	-2.7	53	0.0	17	-3.8	54	141	54	62	43	27	54	78	49
GU	1.6	46	6.1	1	1.9	3	3.7	7	57	12	91	1	94	4	100	1
PR	6.9	1	5.3	4	0.1	14	3.4	11	52	6	83	7	87	12	100	1
VI	-1.7	53	-3.2	54	-0.8	40	7.8	1	89	44	33	54	60	40	60	54

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

2026 Q2 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	**4.2**	--	**0.1**	--	**2.1**	--
AK	4.4	31	-0.2	14	8.3	1
AL	3.2	8	0.3	41	2.8	27
AR	4.1	25	0.1	27	1.1	37
AZ	4.9	42	0.6	45	0.6	44
CA	5.2	47	-0.3	5	-0.2	49
CO	3.9	24	-0.1	16	-0.5	50
CT	5.2	47	1.3	52	4.7	8
DE	4.9	42	0.2	36	3.3	22
FL	4.7	39	0.9	50	1.0	42
GA	3.4	14	0.1	30	1.9	34
HI	2.6	3	0.3	41	5.8	3
IA	3.2	8	-0.3	5	2.2	31
ID	3.7	19	0.1	30	3.6	18
IL	5.1	45	0.8	48	5.6	4
IN	3.3	11	-0.4	3	3.5	20
KS	3.8	21	0.1	27	3.3	21
KY	4.7	39	0.1	33	4.3	12
LA	4.4	31	0.1	33	1.6	36
MA	4.4	31	0.0	17	3.6	17
MD	4.3	30	0.2	36	1.0	41
ME	3.1	7	-0.2	12	1.1	39
MI	5.0	44	0.0	17	3.8	15
MN	4.4	31	0.6	45	2.5	29
MO	3.7	19	-0.3	5	3.8	16
MS	3.8	21	0.0	17	0.5	45
MT	3.3	11	0.1	27	2.8	26
NC	3.6	16	-0.2	12	0.4	47
ND	2.3	2	-0.3	4	4.8	7
NE	2.9	5	0.0	17	2.0	32
NH	2.9	5	-0.2	8	3.1	24
NJ	4.5	37	-0.9	2	4.6	10
NM	4.8	41	0.8	48	-1.2	52
NV	5.1	45	-0.1	15	2.8	28
NY	4.6	38	0.3	40	3.5	19
OH	3.6	16	-1.0	1	4.4	11
OK	4.2	28	1.0	51	2.0	33
OR	5.2	47	0.0	17	0.3	48
PA	4.1	25	-0.2	8	3.9	14
RI	4.1	25	-0.2	8	4.7	9
SC	4.4	31	0.0	17	2.4	30
SD	2.0	1	0.0	17	1.1	38
TN	3.5	15	0.0	17	0.9	43
TX	4.4	31	0.3	43	0.5	46
UT	3.6	16	0.1	30	1.1	40
VA	3.8	21	0.6	44	3.1	25
VT	2.6	3	0.0	17	7.3	2
WA	5.2	47	0.7	47	-0.9	51
WI	3.3	11	0.2	35	4.8	6
WV	4.2	28	0.2	36	5.6	5
WY	3.2	8	0.0	17	3.2	23
DC	6.0	52	-0.2	8	1.7	35
GU	N/A	N/A	N/A	N/A	N/A	N/A
PR	5.8	51	0.2	36	4.1	13
VI	N/A	N/A	N/A	N/A	N/A	N/A

Sources: Bureau of Labor Statistics, Federal Housing Finance Agency

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