



NCUA

National Credit Union Administration

NCUA QUARTERLY U.S. MAP REVIEW

Third Quarter 2025

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Introduction

The *NCUA Quarterly U.S. Map Review* for the third quarter of 2025 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 third quarter of 2024 through the third quarter of 2025. 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 2025Q3 public release date. The definition of the "state" variable was modified with the 2022Q1 release.

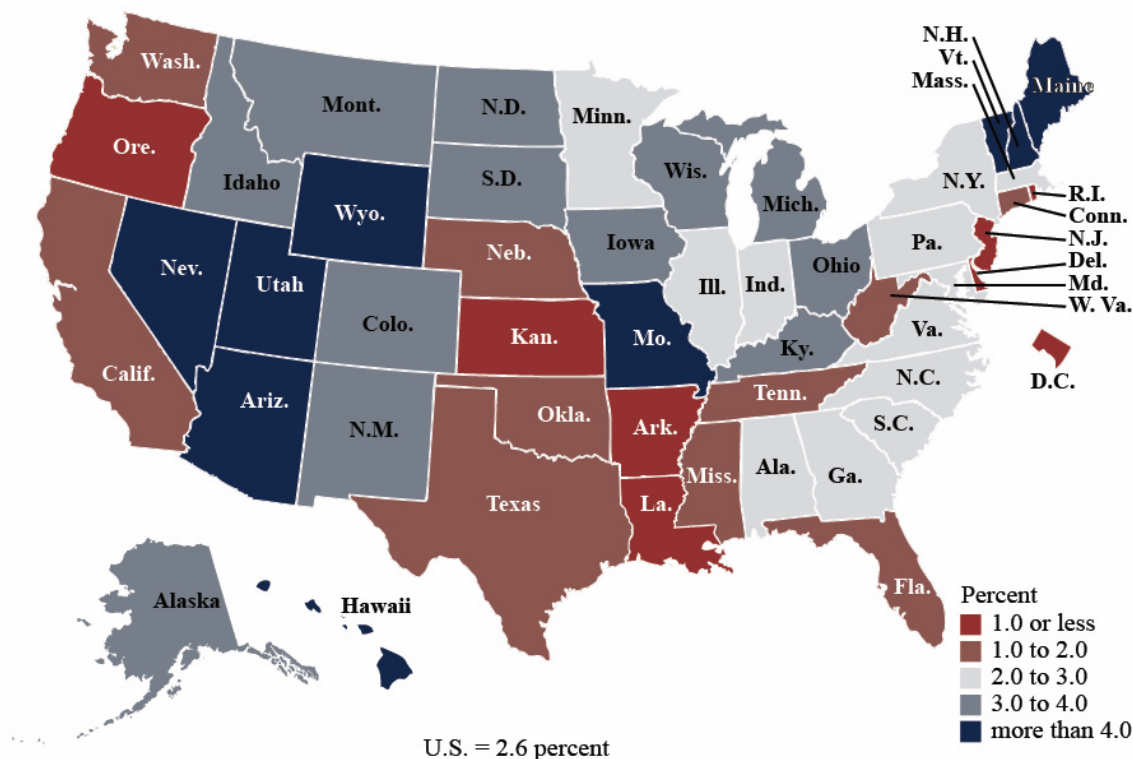
² Overseas territories—Guam, Puerto Rico, and the Virgin Islands—are included in the calculations of the U.S. statistics and reported in the summary tables at the end of this report. Due to the small number of credit unions in each, however, they are not represented on the maps or in the text.

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 2025Q3



Highlights

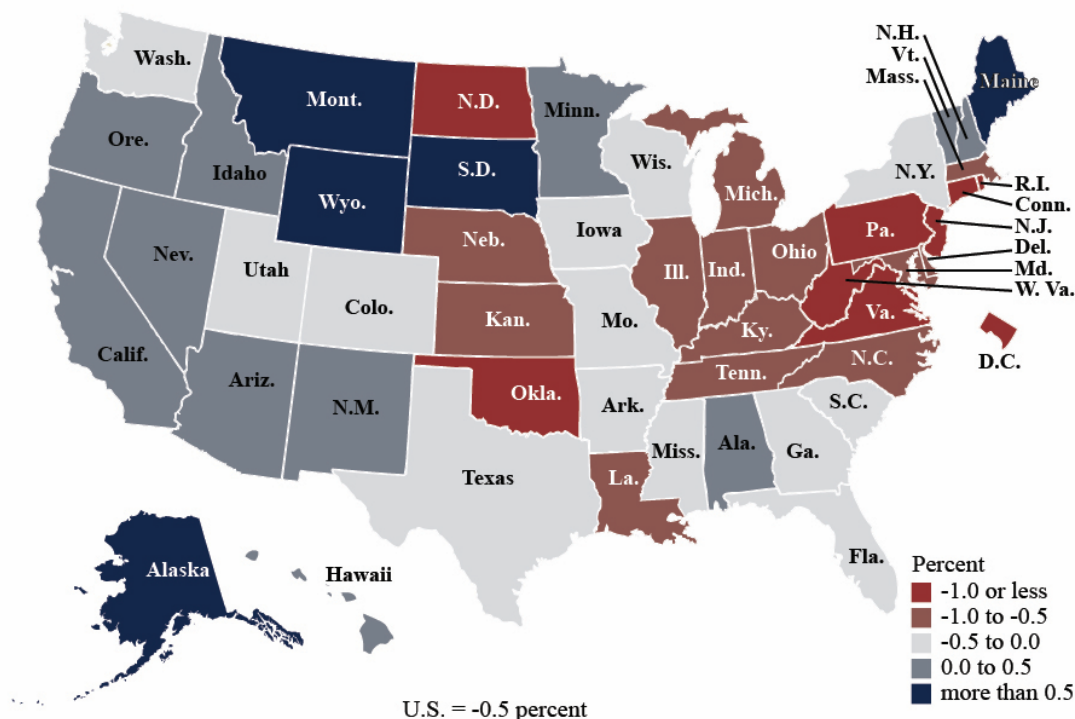
- Nationally, assets in federally insured credit unions increased by 2.6 percent at the median over the year ending in the third quarter of 2025. In other words, half of all federally insured credit unions had asset growth at or above 2.6 percent and half had asset growth of 2.6 percent or less. During the year ending in the third quarter of 2024, the median growth rate in assets was 0.3 percent.
- Over the year ending in the third quarter of 2025, median asset growth was fastest in Nevada (6.5 percent), followed by Hawaii and Maine (both 5.8 percent).
- At the median, assets declined in Washington, D.C. (-0.6 percent) and New Jersey (-0.1 percent) over the year.





Median Annual Membership Growth

Median Membership Growth, Year Ending 2025Q3

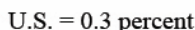


Highlights

- While membership continued to grow in the aggregate over the year ending in the third quarter of 2025, at the median, membership declined by 0.5 percent. Membership declined by 0.4 percent at the median over the year ending in the third quarter of 2024. Overall, 55 percent of federally insured credit unions had fewer members at the end of the third 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 third quarter of 2025.
- Over the year ending in the third quarter of 2025, credit unions headquartered in Alaska (2.8 percent) and Wyoming (1.4 percent) experienced the strongest median membership growth.
- At the median, membership declined in twenty-nine states and Washington, D.C. over the year. Washington, D.C. (-2.0 percent) and North Dakota (-1.6 percent) saw the largest median decline in membership.



Median Loan Growth, Year Ending 2025Q3

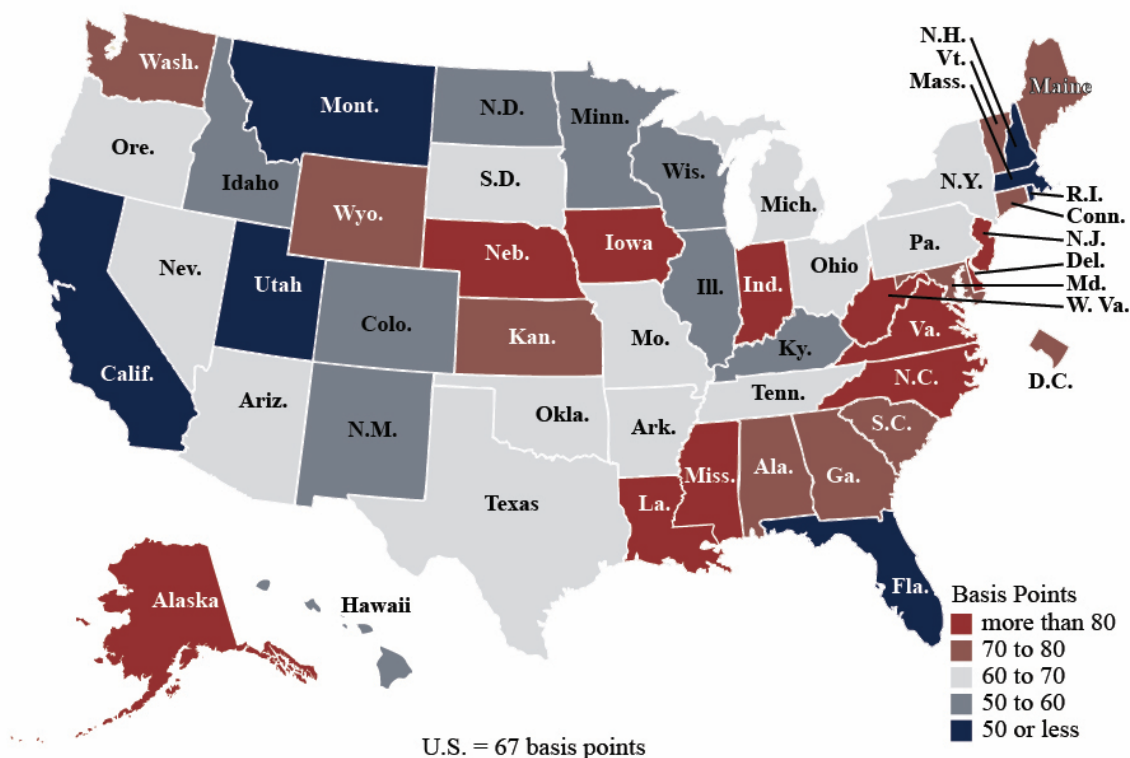


- Nationally, loans outstanding grew by 0.3 percent at the median over the year ending in the third quarter of 2025. Over the previous year, loans increased by 0.9 percent at the median.
- Over the year ending in the third quarter of 2025, median loan growth was strongest in Alaska (7.1 percent) and New Hampshire (4.7 percent).
- At the median, loans outstanding declined in Washington, D.C. and nineteen states over the year, led by Washington, D.C. (-4.5 percent) and West Virginia (-4.3 percent).



Median Total Delinquency Rate

Median Total Delinquency Rate, 2025Q3



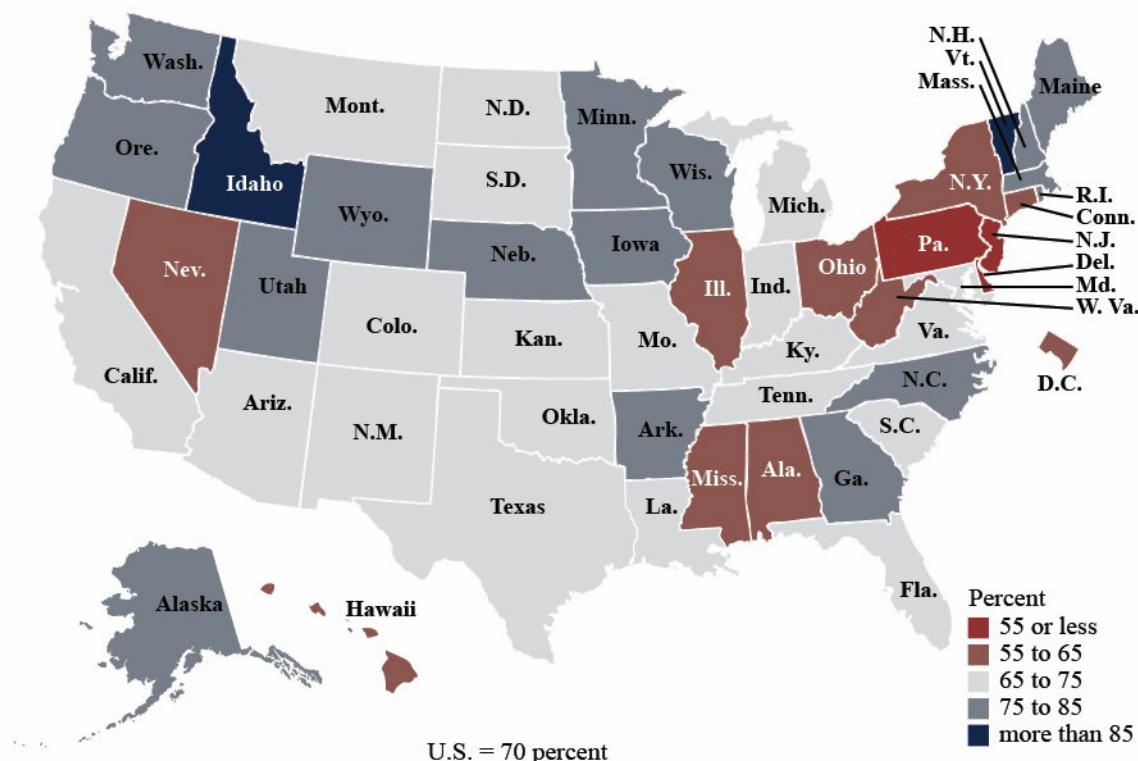
Highlights

- At the end of the third quarter of 2025, the median total delinquency rate among federally insured credit unions was 67 basis points, compared with 65 basis points at the end of the third quarter of 2024.
- At the end of the third quarter of 2025, the median delinquency rate was highest in Delaware (134 basis points) and New Jersey (107 basis points).
- The median delinquency rate was lowest in New Hampshire and Rhode Island (both 37 basis points) at that time, followed by California (42 basis points).



Median Loan-to-Share Ratio

Median Loan-to-Share Ratio, 2025Q3



Highlights ⁴

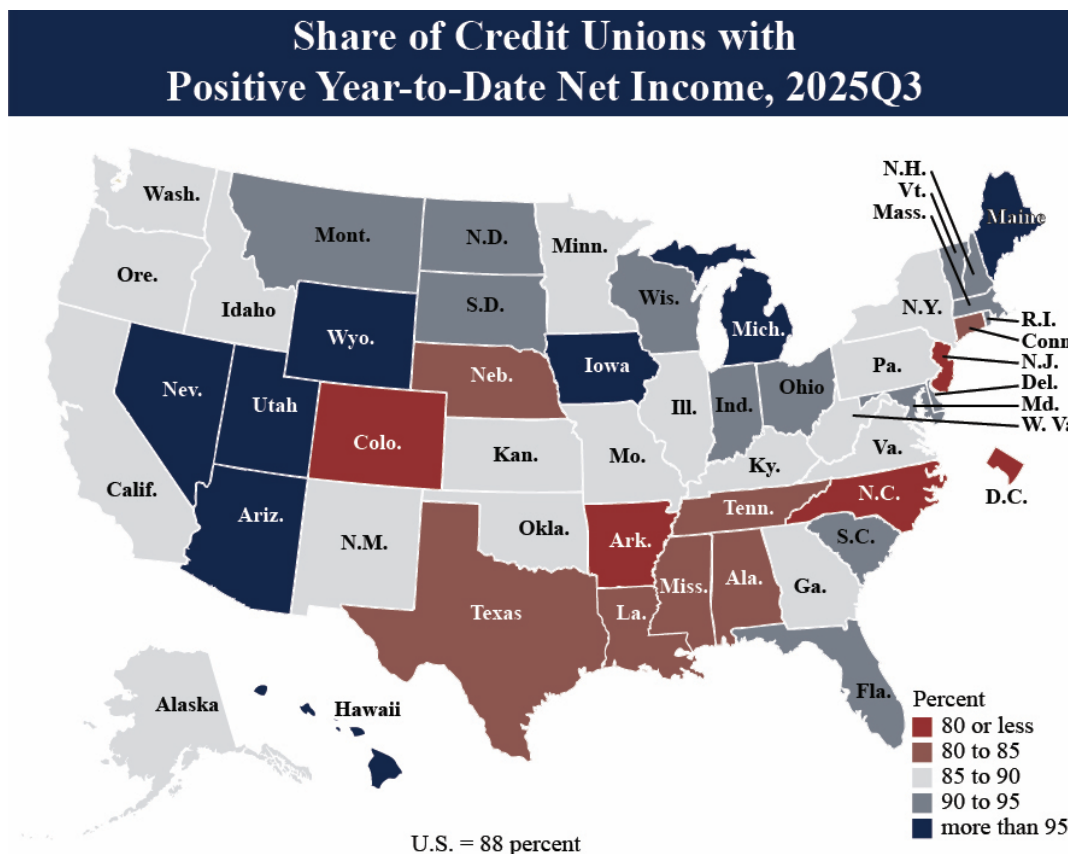
- Nationally, the median ratio of total loans outstanding to total shares and deposits - the loan-to-share ratio - was 70 percent at the end of the third quarter of 2025. At the end of the third quarter of 2024, the median loan-to-share ratio was 72 percent.
- The median loan-to-share ratio was highest in Idaho and Vermont (both 88 percent) at the end of the third quarter of 2025, followed by Wyoming (85 percent).
- The median loan-to-share ratio was lowest in Delaware (46 percent) and New Jersey (52 percent) at that time.

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





Share of Credit Unions with Positive Net Income



Highlights ⁵

- Nationally, 88 percent of federally insured credit unions had positive year-to-date net income in the third quarter of 2025, compared with 85 percent in the third quarter of 2024.
- In the third 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 Hawaii and Maine (both 98 percent).
- The share was lowest in Washington, D.C. (70 percent) and Colorado (76 percent) at that time.

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



2025 Third 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	2.6	--	2.4	--	-0.5	--	0.3	--	67	--	70	--	76	--	88	--
AK	3.8	13	7.1	2	2.8	1	7.1	2	96	49	84	5	60	44	89	28
AL	2.2	34	1.7	38	0.1	16	-0.6	41	77	39	61	48	84	20	84	44
AR	0.9	48	0.4	51	-0.3	28	-0.9	45	68	23	76	19	92	12	78	51
AZ	4.5	9	5.4	7	0.4	9	1.5	19	69	26	68	39	80	26	97	7
CA	1.1	45	1.8	37	0.3	12	0.3	31	42	3	72	31	57	47	87	34
CO	3.6	17	3.3	18	-0.2	25	0.5	28	60	16	73	27	54	48	76	52
CT	1.7	41	1.2	44	-1.5	51	-1.4	48	75	33	57	49	62	43	85	42
DE	0.5	52	1.9	36	-0.7	36	-0.7	43	134	53	46	53	41	54	94	11
FL	1.4	43	2.6	27	-0.2	25	2.5	14	50	6	74	23	66	38	92	20
GA	2.1	36	0.9	47	0.0	20	1.5	19	80	42	76	19	86	17	87	34
HI	5.8	2	5.5	5	0.1	16	3.1	10	58	14	56	50	72	34	98	5
IA	3.6	17	2.8	26	-0.3	28	3.5	8	81	43	81	9	93	11	97	7
ID	3.5	19	3.3	18	0.2	14	3.7	6	53	9	88	2	64	41	90	25
IL	2.9	23	2.3	31	-0.8	40	-0.2	36	55	11	63	45	76	28	86	40
IN	2.7	28	2.3	31	-0.7	36	-0.3	37	87	45	71	34	94	10	93	14
KS	0.8	50	0.6	50	-0.5	33	0.2	33	76	35	70	36	75	31	87	34
KY	3.1	21	2.9	23	-0.7	36	-0.9	45	59	15	69	38	76	28	89	28
LA	1.0	47	1.1	45	-0.9	45	-1.9	50	91	46	72	31	64	41	81	48
MA	2.2	34	3.1	22	-0.6	35	0.7	26	49	4	78	12	52	50	91	23
MD	2.5	30	2.3	31	-0.8	40	-0.6	41	75	33	71	34	65	40	92	20
ME	5.8	2	5.5	5	0.6	8	3.6	7	76	35	78	12	84	20	98	5
MI	3.1	21	2.9	23	-0.5	33	1.9	18	69	26	70	36	90	15	96	9
MN	2.8	25	3.6	15	0.1	16	1.3	22	54	10	78	12	89	16	88	33
MO	4.3	10	4.7	9	0.0	20	-0.1	35	68	23	74	23	81	24	90	25
MS	1.3	44	0.7	49	0.0	20	2.0	17	94	48	65	41	85	19	85	42
MT	3.8	13	3.3	18	0.7	7	1.3	22	49	4	75	21	92	12	93	14
NC	2.4	31	2.5	28	-0.8	40	2.2	15	98	51	78	12	68	37	79	50
ND	3.8	13	3.5	17	-1.6	53	-2.9	52	57	13	73	27	91	14	93	14
NE	1.1	45	0.0	52	-0.8	40	-0.3	37	83	44	77	16	86	17	84	44
NH	5.3	5	4.5	10	0.4	9	4.7	3	37	1	81	9	74	33	92	20
NJ	-0.1	53	-0.3	53	-1.4	50	-2.3	51	107	52	52	52	45	53	80	49
NM	4.0	11	3.8	13	0.2	14	2.1	16	56	12	73	27	102	6	89	28
NV	6.5	1	6.1	4	0.3	12	2.6	13	63	20	62	47	105	5	100	1
NY	2.9	23	2.4	29	-0.4	32	0.5	28	70	30	64	43	81	24	87	34
OH	4.0	11	4.1	12	-0.8	40	-0.5	40	69	26	65	41	77	27	94	11
OK	2.0	37	1.5	41	-1.5	51	-1.5	49	67	22	74	23	66	38	87	34
OR	0.9	48	1.1	45	0.1	16	0.3	31	69	26	77	16	76	28	90	25
PA	2.4	31	2.1	35	-1.3	48	-0.7	43	62	18	55	51	84	20	89	28
RI	0.8	50	0.9	47	-1.2	46	0.4	30	37	1	82	7	54	48	93	14
SC	2.8	25	2.9	23	0.0	20	4.1	5	77	39	73	27	96	8	93	14
SD	3.5	19	3.7	14	0.9	6	4.3	4	61	17	75	21	106	4	91	23
TN	2.0	37	1.7	38	-0.7	36	0.1	34	63	20	74	23	70	35	84	44
TX	1.8	40	1.4	42	-0.3	28	-0.9	45	68	23	72	31	70	35	83	47
UT	5.0	7	5.2	8	-0.2	25	0.8	24	50	6	81	9	75	31	96	9
VA	2.6	29	2.2	34	-1.3	48	-0.4	39	96	49	67	40	59	45	86	40
VT	5.0	7	6.5	3	0.4	9	3.3	9	72	31	88	2	83	23	93	14
WA	1.7	41	1.6	40	0.0	20	0.7	26	73	32	77	16	58	46	87	34
WI	3.7	16	3.3	18	-0.3	28	2.9	11	52	8	83	6	98	7	94	11
WV	1.9	39	1.3	43	-1.2	46	-4.3	53	93	47	64	43	96	8	89	28
WY	5.1	6	4.5	10	1.4	5	0.8	24	76	35	85	4	133	2	100	1
DC	-0.6	54	-0.3	53	-2.0	54	-4.5	54	76	35	63	45	46	52	70	53
GU	2.3	33	9.8	1	1.9	4	1.4	21	78	41	90	1	48	51	100	1
PR	2.8	25	2.4	29	2.5	2	7.6	1	62	18	82	7	113	3	100	1
VI	5.6	4	3.6	15	2.3	3	2.8	12	137	54	35	54	169	1	60	54

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



2025 Third 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	4.4	--	0.3	--	2.2	--
AK	4.7	42	-0.1	16	0.9	43
AL	2.8	5	-0.5	4	1.6	35
AR	3.9	26	0.4	39	1.7	33
AZ	4.2	34	0.4	42	-0.3	47
CA	5.6	50	0.1	27	-0.6	48
CO	4.1	29	-0.4	6	-1.2	50
CT	3.8	22	0.6	45	5.9	5
DE	4.5	39	0.9	50	3.3	23
FL	3.9	26	0.4	39	-2.3	51
GA	3.4	13	-0.2	8	0.5	44
HI	2.5	2	-0.5	4	3.5	21
IA	3.7	17	0.4	42	3.8	15
ID	3.7	17	-0.1	16	1.6	36
IL	4.4	36	-0.6	2	6.9	1
IN	3.7	17	-0.7	1	2.9	26
KS	3.8	22	0.0	21	4.1	12
KY	4.7	42	-0.6	2	3.8	16
LA	4.4	36	-0.2	13	2.6	29
MA	4.7	42	0.5	44	3.4	22
MD	3.8	22	0.6	45	1.7	34
ME	3.2	10	-0.2	12	5.1	8
MI	5.1	46	0.0	21	3.6	19
MN	3.7	17	0.6	47	3.2	24
MO	4.1	29	0.4	36	2.8	27
MS	3.8	22	0.4	39	4.7	10
MT	3.0	6	0.0	21	1.4	38
NC	3.7	17	0.0	21	2.0	32
ND	2.6	4	0.1	29	6.3	3
NE	3.0	6	0.1	29	3.6	20
NH	3.0	6	0.3	34	3.7	17
NJ	5.2	47	0.6	49	5.9	4
NM	4.1	29	-0.2	8	2.7	28
NV	5.3	49	-0.4	6	3.0	25
NY	4.2	34	-0.2	8	6.8	2
OH	4.8	45	0.4	36	4.8	9
OK	3.2	10	-0.1	16	2.4	31
OR	5.2	47	1.0	52	0.3	45
PA	4.1	29	0.4	36	4.4	11
RI	4.5	39	0.0	21	3.9	14
SC	4.4	36	-0.1	16	4.0	13
SD	2.0	1	0.2	33	2.5	30
TN	3.6	16	-0.1	15	1.5	37
TX	4.1	29	-0.1	14	-0.1	46
UT	3.4	13	0.1	29	1.3	40
VA	3.5	15	0.6	47	3.7	18
VT	2.5	2	0.0	21	-0.9	49
WA	4.5	39	0.1	27	1.4	39
WI	3.1	9	0.1	29	5.8	6
WV	4.0	28	-0.1	16	5.7	7
WY	3.3	12	-0.2	8	1.2	41
DC	6.2	52	0.9	51	1.1	42
GU	N/A	N/A	N/A	N/A	N/A	N/A
PR	5.7	51	0.3	34	-3.8	52
VI	N/A	N/A	N/A	N/A	N/A	N/A

Sources: Bureau of Labor Statistics, Federal Housing Finance Agency