



## NCUA Media Release

# NCUA Releases First Quarterly U.S. Map Review

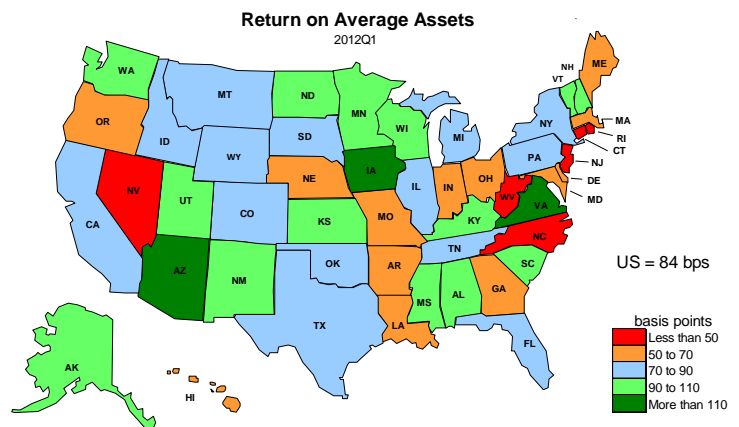
***New Product Has Timely, Easy-to-Use Analysis about Credit Union Performance***

**ALEXANDRIA, Va. (June 5, 2012)** – The National Credit Union Administration (NCUA) today released the first *NCUA Quarterly U.S. Map Review* featuring analysis of key financial indicators on a state-by-state basis for federally insured credit unions.

“The *NCUA Quarterly U.S. Map Review* highlights the diversity of credit union performance across the nation, reflecting local economic conditions, specific state strengths, and current challenges,” said NCUA Board Chairman Debbie Matz. “This new product from the Office of the Chief Economist is part of an ongoing effort by NCUA to provide timely, easy-to-use analysis of credit union data to the public. With this information, credit unions can make better decisions and the public can gain a greater understanding of how credit unions are performing.”

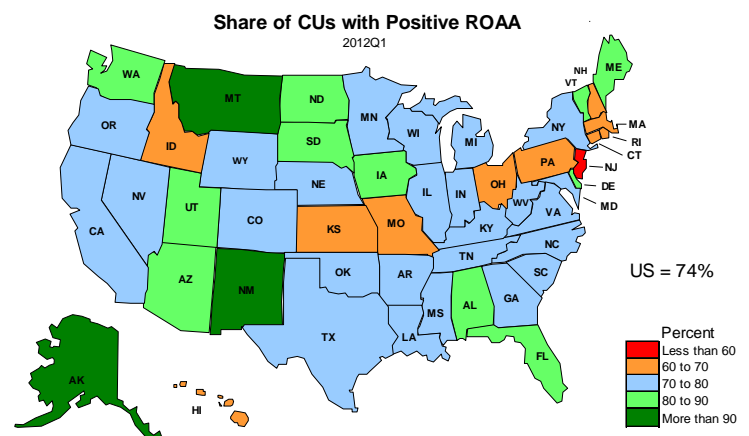
### ***Return on Average Assets***

Nationally, credit unions’ return on average assets (ROAA) stood at 84 basis points in the first quarter of 2012—up 17 basis points from the year-end 2011. During the first quarter of 2012, 40 states and territories had increases in ROAA compared to the first quarter of 2011. Eleven states and territories had ROAA of 100 basis points or higher, while only six states had ROAAs of less than 50 basis points.



### ***Share of Credit Unions with Positive Return on Average Assets***

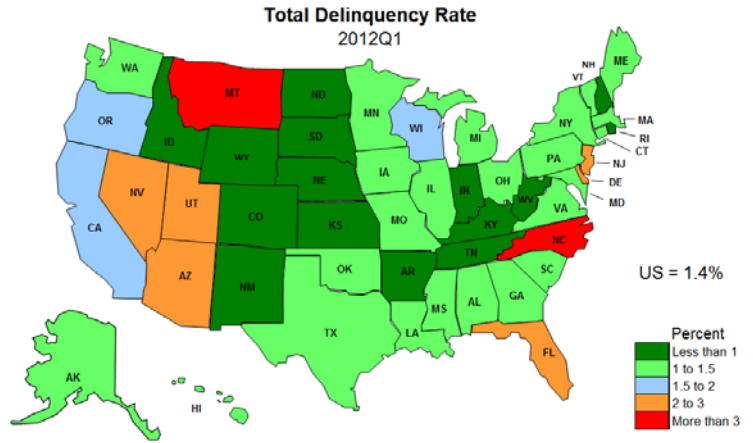
Nationally, 74 percent of credit unions had positive ROAA in the first quarter of 2012, compared with 71 percent in the first quarter of 2011 and 68 percent in the fourth quarter of 2011. Fifteen states and territories had more than 80 percent of credit unions report positive ROAA for the first quarter of 2012. Only one state had less than 60 percent of credit unions with positive ROAA.





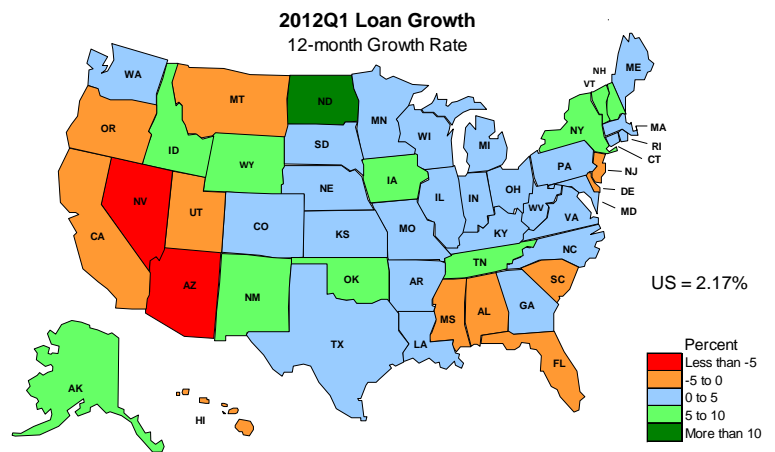
### Total Delinquency Rate

In the first quarter of 2012, the national delinquency rate fell to 1.44 percent from 1.63 percent in first quarter of 2011 and 1.60 percent in the fourth quarter of 2011. From the first quarter of 2011, 41 states and territories had declines in delinquency through the first quarter of 2012. New Hampshire had the lowest delinquency rate at 0.49 percent, while Montana had the highest delinquency of any state at 3.23 percent for the first quarter of 2012.



### Loan Growth

For the twelve months ending March 31, 2012, loans outstanding at federally insured credit unions grew by 2.17 percent. Fourteen states and territories experienced negative loan growth during the last twelve months. Forty-two states and territories increased loan growth rates relative to the twelve months ended in the first quarter of 2011. Overall, for the first quarter of 2012, total loans by federally insured credit unions grew by 0.09 percent for a 0.37 percent annualized rate.



In the future, the Office of the Chief Economist will prepare the *NCUA Quarterly U.S. Map Review* in close conjunction with the release of the quarterly industry performance statistics. For more information about the performance of the credit union industry at the state level, [click here](#).

*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 U.S. Government, NCUA operates and manages the National Credit Union Share Insurance Fund, insuring the deposits of more than 92 million account holders in all federal credit unions and the overwhelming majority of state-chartered credit unions.*

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