



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 nearly 93 million account holders in all federal credit unions and the overwhelming majority of state-chartered credit unions.

Industry at a Glance

Prepared by the Office of Public and Congressional Affairs

CURRENT AS OF JUNE 30, 2012

General Industry Statistics:

Federally Insured Credit Unions:	6,961
Members:	93.1 million
Total Assets:	\$1,007.7 billion
Average Credit Union Assets:	\$144.8 million
Return on Assets:	86 basis points
Total Insured Deposits:	\$832.6 billion
Net Income (Year-to-Date):	\$4.2 billion
Net Worth Ratio:	10.16%
Average Shares per Member:	\$9,327

Loans:

Delinquencies:	1.20%
Average Loan Balance:	\$12,650

Loan/Share Ratio:	66.96%
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Mortgages/Real Estate:	54.5%
Auto Loans:	29.4%
Unsecured Credit Cards:	6.3%
Other:	9.8%
Total Loans:	\$582 billion

NCUA makes the complete details of its quarterly Call Report data available online in an Aggregate Financial Performance Report, as well as a Call Report Data Summary at: <http://go.usa.gov/URS>.

National Credit Union Share Insurance Fund:

Member deposits insured up to \$250,000

Equity Ratio:	1.30%
Annual Net Income:	\$5.5 million
NCUSIF Costs:	\$94.6 million
CAMEL 3, 4, and 5 percentage (Assets):	16.1%

NCUA's 2011-2016 Strategic Goals

- Ensure a safe, sound, and healthy credit union system.
- Promote credit union access to all eligible persons.
- Further develop a regulatory environment that is transparent and effective.
- Cultivate an environment that fosters a diverse, well-trained, and motivated staff.

NCUA Facts

Chairman:
Debbie Matz

Board Members:
Christiane Gigi Hyland
Michael E. Fryzel

Central Office: 1775 Duke St,
Alexandria, VA 22314, www.ncua.gov

Conserved, Liquidated and Merged Credit Unions: <http://go.usa.gov/Uz3>

2012 Operating Budget: \$234.9 million

Region I: CT, ME, MA, MI, NV, NH, NY, RI, VT. Director: Mark A. Treichel, (518) 862-7400

Region II: CA, DE, DC, MD, NJ, PA, VA, WV. Director: Jane A. Walters (703) 519-4600

Region III: AL, FL, GA, IN, KY, MS, NC, PR, OH, SC, TN, VI. Director: Herb S. Yolles (678) 443-3000

Region IV: AK, IL, IA, KS, LA, MN, MO, NE, ND, OK, SD, TX, WI.

Director: C. Keith Morton
(512) 342-5640

Region V: AK, AZ, CO, GU, HI, ID, MT, NM, OR, UT, WA, WY.

Director: Elizabeth Whitehead
(602) 302-6000

Asset Management and Assistance Center President Mike Barton
(512) 231-7900

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