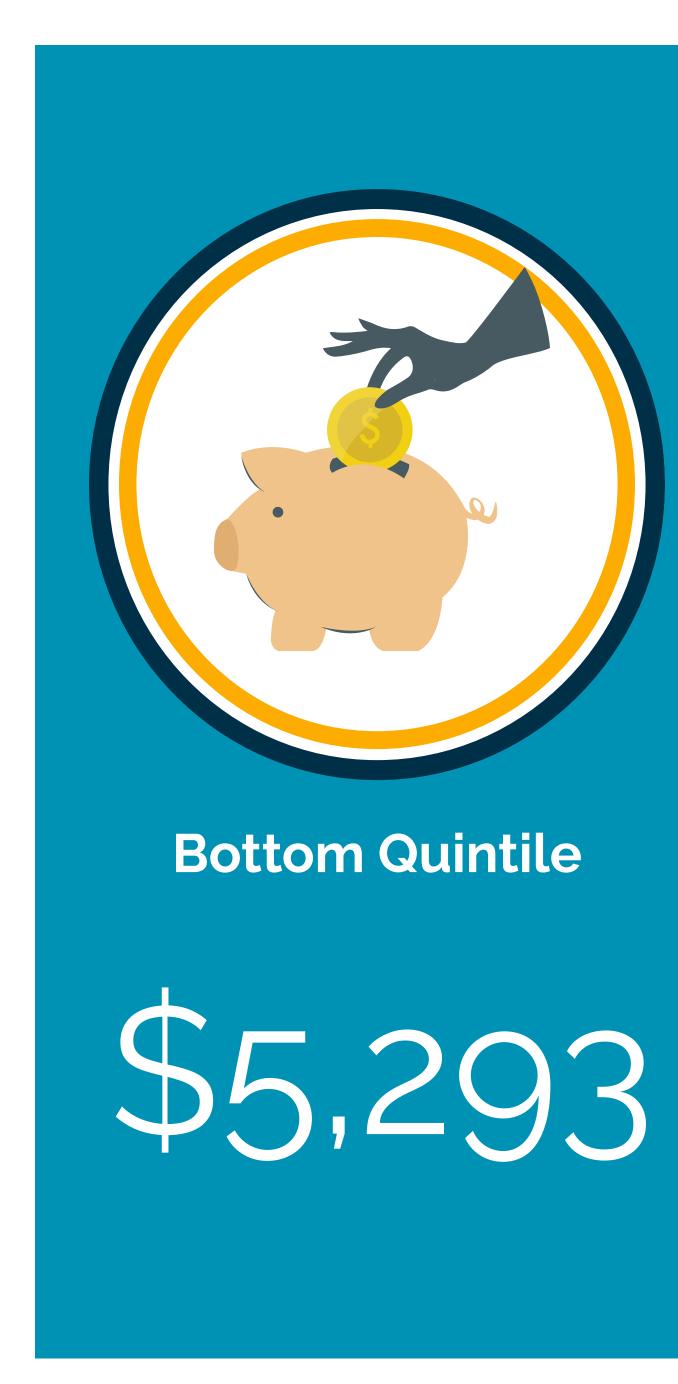
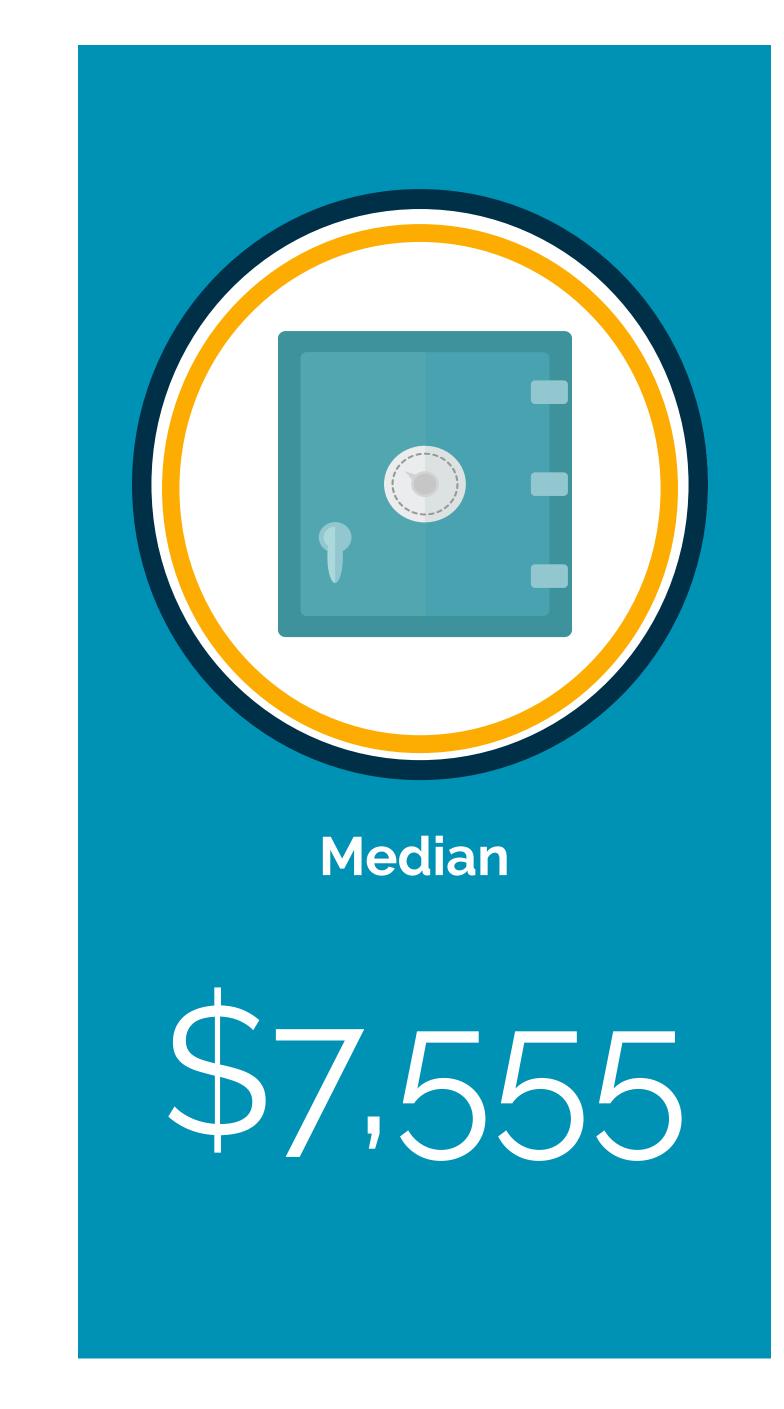
Share balances increased 5.4% year-over-year. The \$62.6 billion boost pushed the portfolio past \$1.2 trillion as of June 30. Every share product except IRA/Keogh accounts expanded over the past year.

## Average Share Balance







The average share balance increased 0.96% year-over-year at U.S. credit unions. Institutions in the top 25th percentile reported an average share balance of \$10,041. Those in the middle 50th and bottom 25th percentiles reported average balances of \$7,555 and \$5,293, respectively.



9,271,642 **New Share Accounts** 

as of June 30, 2018. The number of share draft accounts grew 5.7% YOY to 66.3 million. By comparison, member growth was 4.3%.

78 basis points year-over-year to 57.5%

Share draft penetration increased



U.S. credit unions added

9,271,642 share accounts (excluding

non-member deposits) during the past

totaled 218.8 million at midyear 2018.

12 months. Total share accounts

**Share Draft Penetration** 

The average number of share

**Share Accounts Per Member** 

Share Portfolio Composition

Average Share Balance by Type

\$40,000

\$35,000

\$25,000

\$30,000 \$28,962

Share Drafts - \$195.7B (16.0%)

accounts per member at U.S. credit unions increased from 1.89 in the second quarter of 2017 to 1.95 as of second quarter 2018.

5.6% year-over-year and

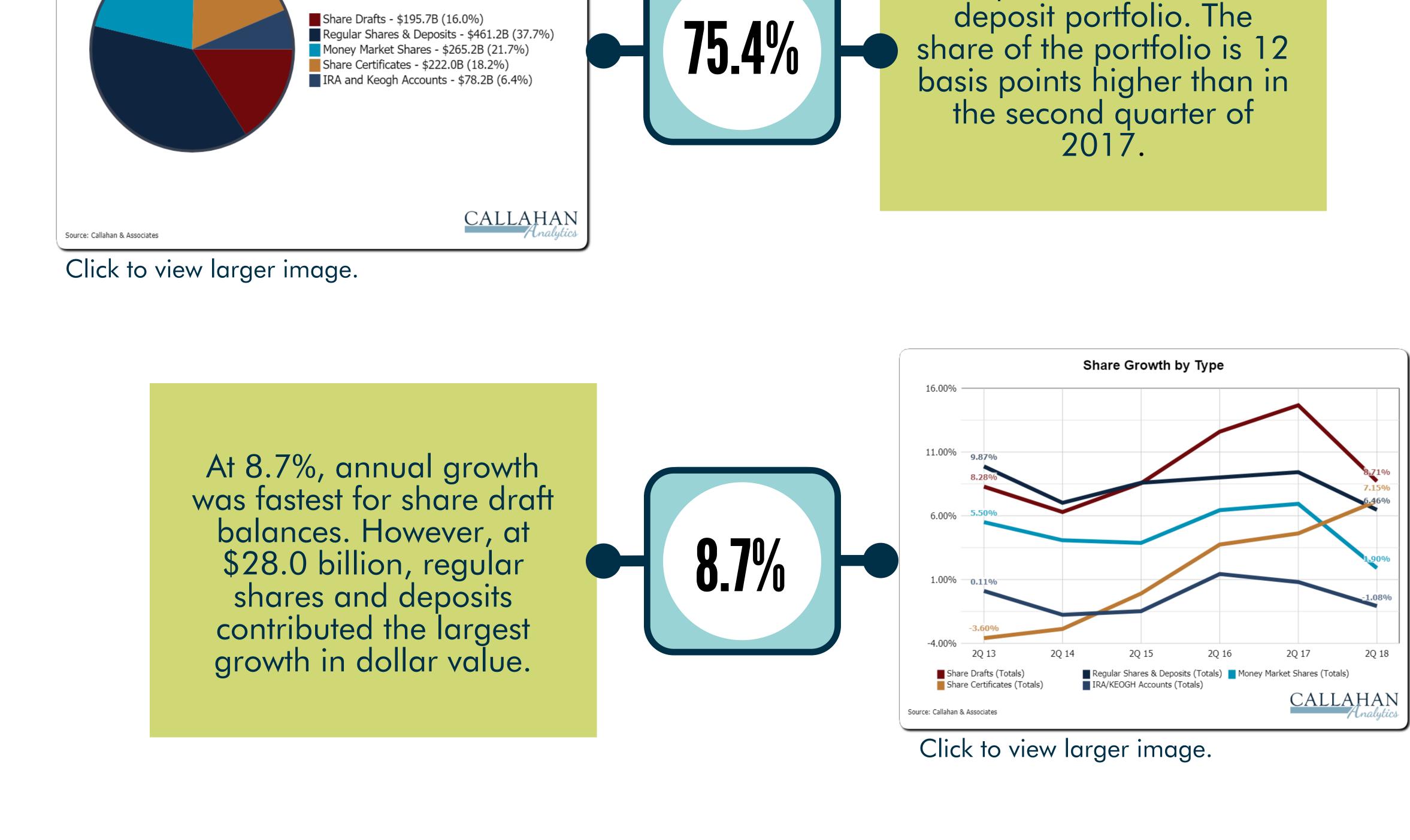
comprised 75.4% of the

The loan-to-share ratio hit

as loan growth (9.7%) outpaced share growth (5.4%) at U.S. credit unions by 4.3 percentage points.

## Core deposits were up

Share Composition





account. Money market balances grew 1.9% annually; money market accounts increased 1.7% to 7.2 million.

Money market shares

held the largest average

## Regional And Peer Group Analysis

Credit unions in the NCUA Western Region reported a 6.5% increase in share draft accounts year-over-year. The increase in share draft accounts pushed share draft penetration in the region up 40 basis points to 63.4%, 5.9 percentage points above the industry average.





The industry's average share draft balance as of June 30, 2018, was \$2,951. Credit unions between \$500 million and \$1 billion in assets had an average share draft balance of \$3,480, the highest average of all the NCUA asset-based peer groups.