

MONTHLY CREDIT UNION ESTIMATES

May 2012 OVERVIEW

Loans: Credit union loans outstanding grew 0.5% in May 2012, compared to 0.4% growth during April. Used auto loans and adjustable-rate mortgages led loan growth, each with a 0.8% increase. Fixed-rate mortgages and new auto loans each grew 0.7%. Credit card loans grew 0.6%, unsecured personal loans grew 0.1%, and home equity loans fell 0.5%.

Savings: Credit union savings balances grew 0.2% in May compared to a 0.6% decrease in April. Money market accounts grew 0.8% and regular shares grew 0.7%. One-year certificates fell 0.1%, individual retirement accounts fell 0.2%, and share drafts fell 1.2%.

YTD Growth and Interest Rates

Period	YTD Growth		YTD Interest Rate Averages		
			Long-term	Short-term	Difference
	Loans	Savings	10-yr. Treasury	Federal Funds Rate	(Long - Short)
May 12	1.0%	4.2%	1.99%	0.12%	1.87%
May 11	-0.7%	3.2%	3.40%	0.13%	3.27%
May 10	-1.3%	3.7%	3.68%	0.16%	3.52%
May 09	0.5%	8.0%	2.89%	0.18%	2.71%
May 08	2.0%	6.8%	3.71%	2.76%	0.95%

Asset quality: Credit unions' 60+ day delinquency rate fell slightly in May to 1.4%.

Liquidity: The loan-to-savings ratio remained constant in May at 67%. The liquidity ratio (the ratio of surplus funds maturing in less than one year to borrowings plus other liabilities) fell from 20% in March to 19% in April.

Capital: The movement's overall capital-to-asset ratio remained at 10%. The total dollar amount of capital is \$104 billion.

Prepared July 2, 2012 by:



Credit Union National Association

Economics and Statistics Department

www.cuna.org/data/cu/research/cu_stats.html

MONTHLY CREDIT UNION ESTIMATES

CHARTS

Distribution of Credit Union Savings	1
Distribution of Credit Union Loans	1
Credit Union Liquidity Flows.	2
Distribution of Surplus Funds.	2
Credit Union Capital Ratio and Delinquency	3
Credit Union Auto Loan and Savings Rates	3
Credit Union Market Shares	4
Non-revolving Loan Market Shares.	4

TABLES

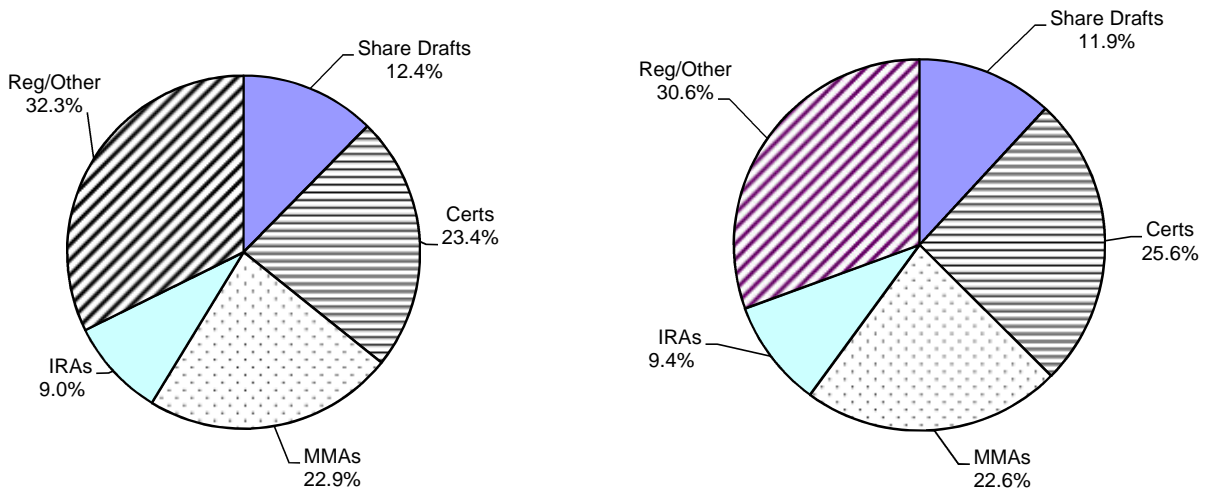
National Credit Union Aggregates	5
National Credit Union Ratios	6
National Credit Union Loan Data	7
National Credit Union Income and Expense Ratios.	8
Credit Union & Household Savings Market Data	9
Credit Union & Consumer Credit Market Data	10

The estimates in this report are based on information from a monthly sample of credit unions and are revised whenever more complete data are available. The estimates have been revised to reflect benchmark data as of March 2012.

Look for the June 2012 edition of Monthly Credit Union Estimates during the week of August 6, 2012.

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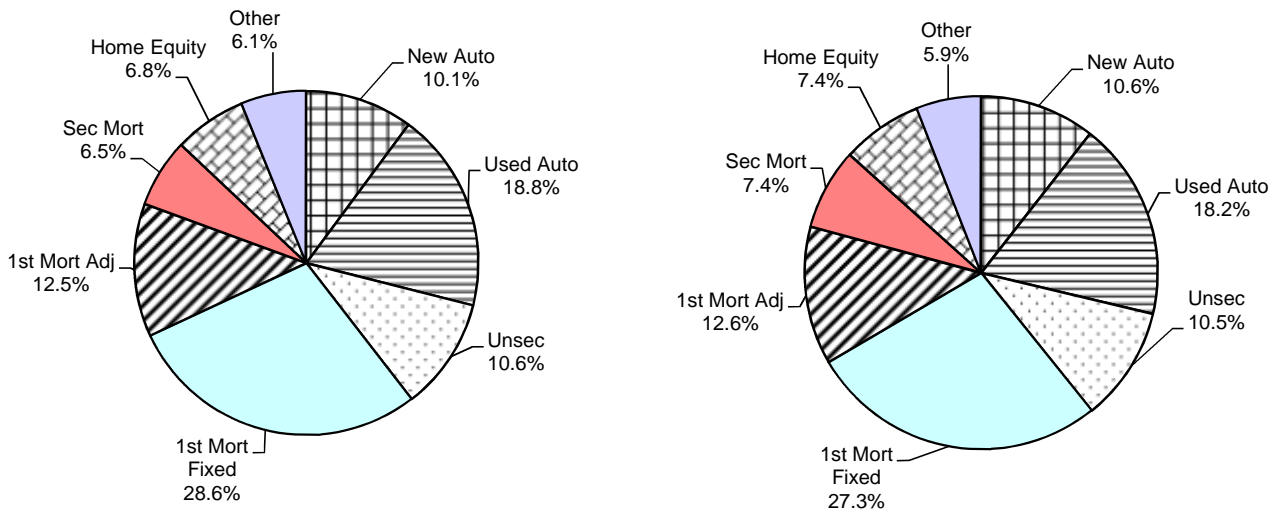
Distribution of credit union savings



May 12 Savings= \$880.9 Billion

May-11 Savings= \$829.2 Billion

Distribution of credit union loans



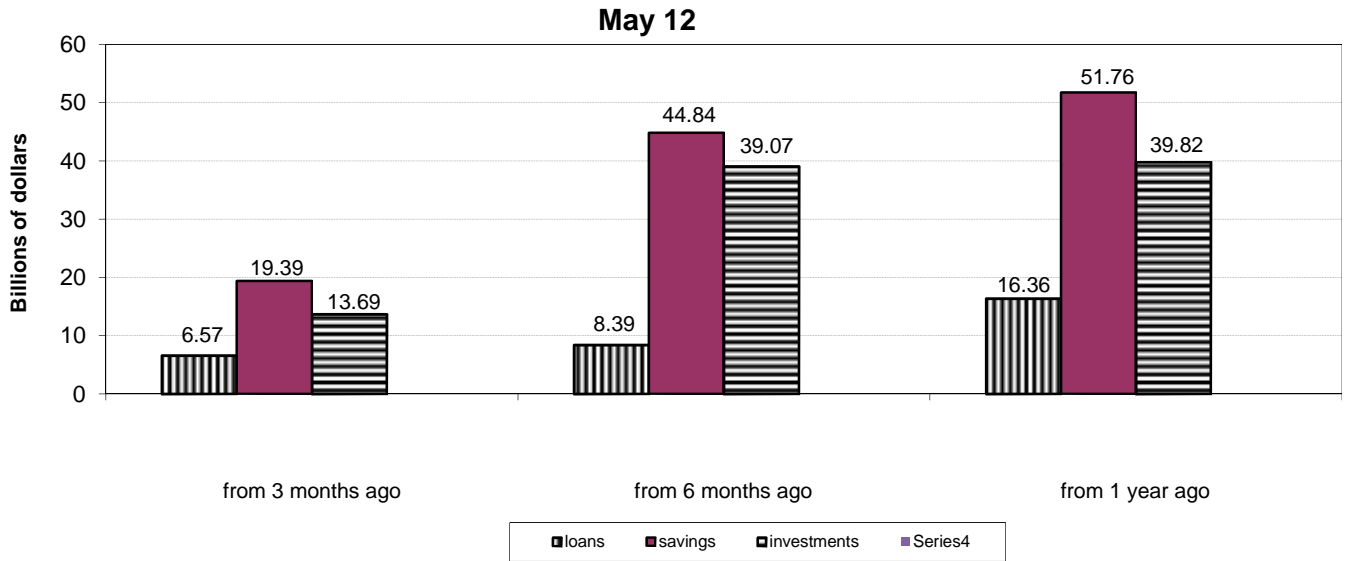
May 12 Loans = \$592.7 Billion

May-11 Loans = \$576.3 Billion

(1) Some credit unions sweep share draft balances weekly to reduce reserve requirements. This causes a distortion (i.e. total share draft balances appear smaller than they otherwise would be) in months ending on Friday.

Credit union liquidity flows

Changes during the period

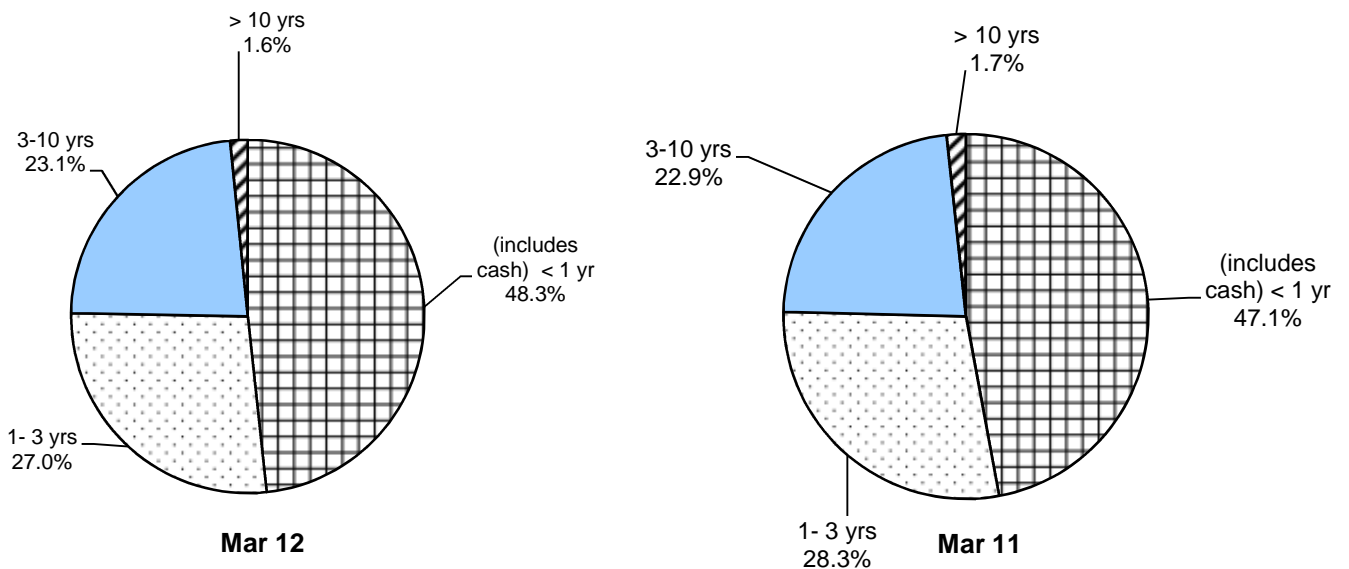


Maturity of surplus funds

March 2012 vs March 2011

(All Credit Unions)

(sum of cash plus investments)

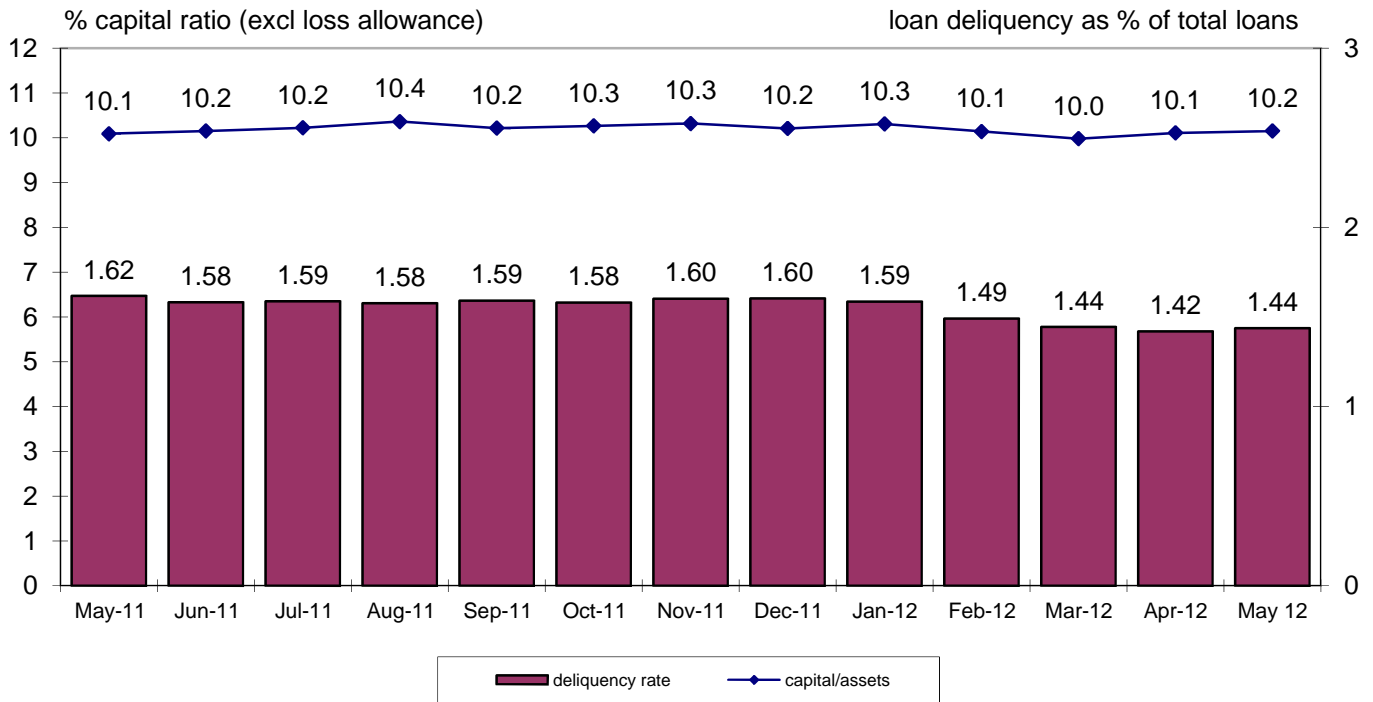


National Totals

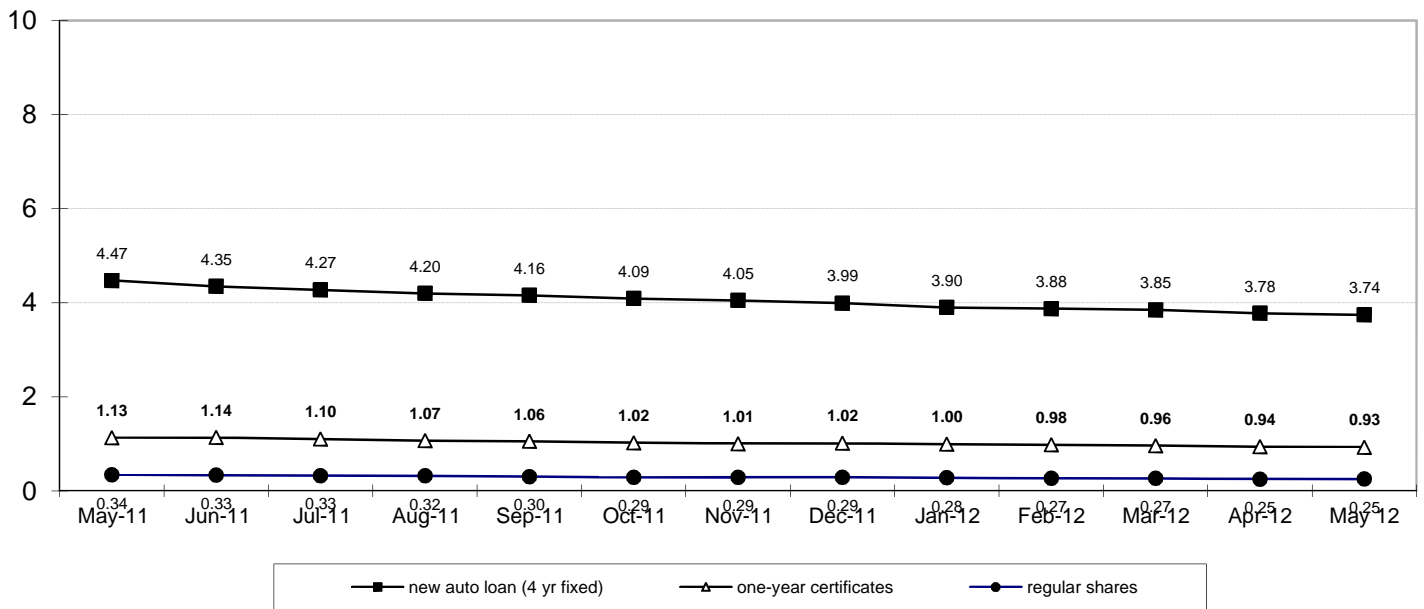
Mar 2012 Total Surplus Funds = \$399.74 Billion

Mar 2011 Total Surplus Funds = \$349.86 Billion

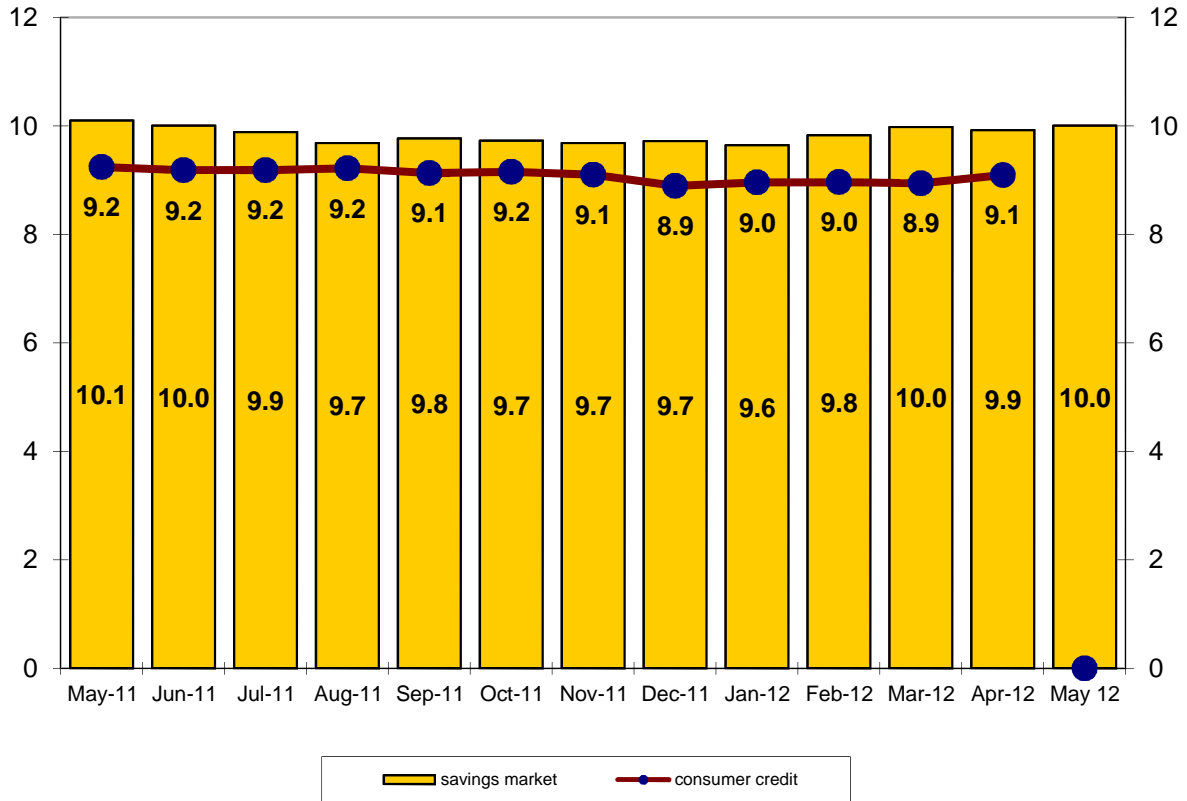
Capital ratio and delinquency



Credit union auto loan and savings rates

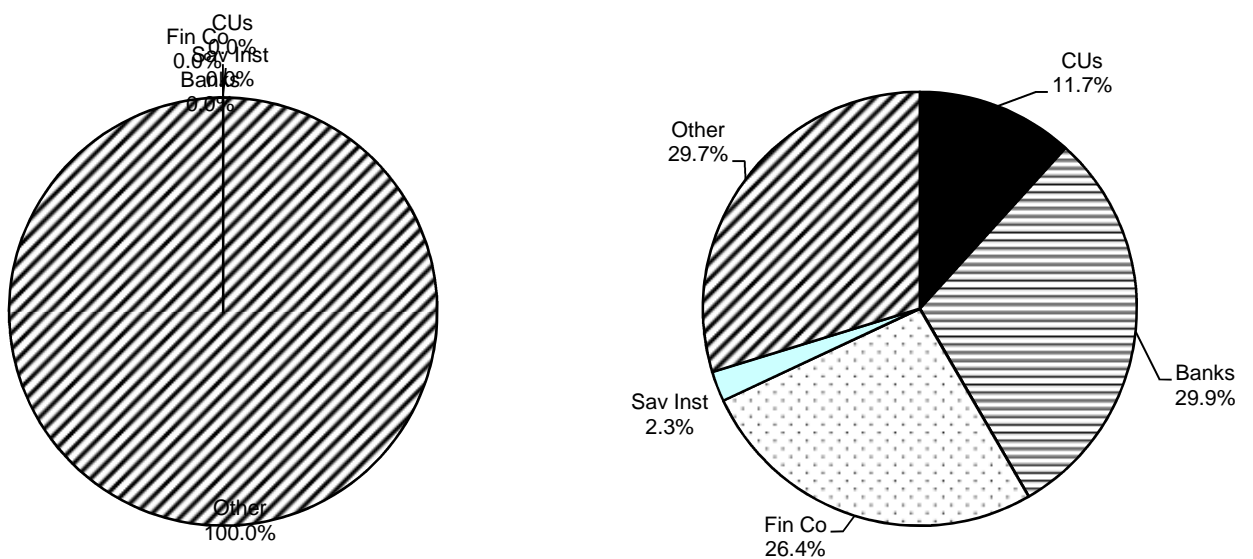


Savings & Consumer Credit Markets



for more complete data, see pages 9 & 10

Non-Revolving loan market shares



Apr-12 Non-Rev= \$0.0 Billion

May-11 Non-Rev= \$1,628.8 Billion

"other" consists of securitized loans no longer held on lenders' balance sheets

National Credit Union Aggregates
(\$ in billions)

	Date	Loans	Surplus Funds	Assets	Savings	Capital (1)	Borrow & oth. liab	Number of CUs	Members (millions)	
<i>Latest month</i>	May 12	\$592.7	\$390.2	\$1,020.4	\$880.9	\$103.6	\$35.9	7,227	95.1	
	% chg, month	0.5%	-0.2%	0.3%	0.2%	0.7%	0.1%	-0.4%	0.3%	
	% chg, yr ago	2.8%	11.4%	6.0%	6.2%	6.6%	-1.3%	-3.7%	2.2%	
	% chg, YTD	1.0%	8.6%	3.9%	4.2%	3.3%	-1.9%	-1.7%	1.2%	
	Surplus Funds									
<i>Previous twelve months</i>	Apr-12	\$589.5	391.0	\$1,017.8	\$879.1	\$102.9	\$35.8	7,253	94.9	
	Mar-12	586.9	399.7	1,022.8	884.6	102.1	36.1	7,278	94.7	
	Feb-12	586.1	376.5	999.1	861.6	101.3	36.2	7,308	94.3	
	Jan-12	586.7	357.4	980.4	842.9	101.1	36.4	7,338	94.1	
	Dec-11	587.0	359.4	982.1	845.3	100.2	36.5	7,351	94.0	
	Nov-11	584.3	351.2	972.1	836.1	100.3	35.6	7,391	93.8	
	Oct-11	583.9	349.6	971.6	835.7	99.8	36.1	7,413	93.6	
	Sep-11	582.0	356.0	971.2	836.8	99.2	35.2	7,437	93.5	
	Aug-11	580.7	345.6	961.0	826.2	99.6	35.2	7,449	93.3	
	Jul-11	579.0	351.3	965.3	830.7	98.7	35.9	7,480	93.2	
	Jun-11	577.8	348.3	962.5	829.8	97.7	35.0	7,485	93.1	
	May-11	576.3	350.4	962.7	829.2	97.1	36.3	7,507	93.0	
	2010	\$580.3	\$320.0	\$934.1	\$803.8	\$93.2	\$37.2	7,597	92.6	
	2009	\$587.4	\$284.3	\$904.0	\$769.4	\$88.7	\$45.9	7,831	92.0	
	2008	\$580.5	\$219.6	\$832.5	\$697.4	\$89.8	\$45.3	8,088	90.7	
	2007	\$544.1	\$200.9	\$776.6	\$652.3	\$88.4	\$35.9	8,396	89.3	
	2006	\$511.1	\$192.2	\$732.5	\$620.6	\$83.8	\$28.1	8,662	88.2	
	2005	\$474.2	\$200.1	\$700.4	\$596.1	\$77.7	\$26.6	9,015	87.0	
	2004	\$428.6	\$215.8	\$668.1	\$574.5	\$72.9	\$20.8	9,346	86.1	
	2003	\$388.5	\$219.2	\$629.1	\$545.0	\$67.6	\$16.5	9,709	84.9	
	2002	\$355.2	\$200.4	\$574.7	\$499.7	\$62.4	\$12.6	10,041	83.4	
	2001	\$330.8	\$166.9	\$514.7	\$448.6	\$56.3	\$9.8	10,356	81.6	
	2000	\$309.3	\$127.5	\$449.8	\$389.3	\$51.4	\$9.1	10,684	79.8	
	1999	\$278.9	\$129.9	\$422.6	\$366.7	\$46.5	\$9.4	11,016	77.5	
		Investments		Cash						
<i>Previous year-end totals</i>	1998	252.3	125.9	9.1	398.9	349.0	43.6	6.3	11,392	75.6
	1997	238.4	105.4	8.1	360.6	315.4	40.0	5.2	11,652	73.5
	1996	220.1	101.0	7.5	336.4	295.1	36.3	5.0	11,884	71.4
	1995	198.4	103.6	7.4	316.4	278.8	32.7	4.9	12,232	69.3
	1994	181.7	104.7	6.5	298.9	263.4	28.6	6.9	12,560	67.4
	1993	157.6	116.5	6.5	286.6	255.5	25.8	5.3	12,978	65.4
	1992	145.5	111.8	6.6	269.3	242.9	21.8	4.6	13,379	63.8
	1991	143.1	90.6	5.4	244.4	221.3	18.6	4.5	13,974	62.4
	1990	141.3	70.0	4.8	221.4	200.8	16.7	3.9	14,532	61.5
	1989	136.5	59.3	4.8	205.8	187.0	15.1	3.7	15,212	60.5
	1988	126.4	61.0	4.2	196.2	178.4	13.5	4.3	15,700	58.6
	1987	110.8	63.0	4.0	181.7	166.0	11.9	3.8	16,277	56.5
	1986	96.4	61.9	4.0	166.1	152.7	10.4	3.0	16,910	54.1
	1985	573.2	349.9		959.2	829.3	94.6	35.3	7556	92.9
	1984	75.4	32.1	2.6	113.0	102.6	7.5	2.9	18375	49.3
1983	60.5	33.3	2.2	98.0	89.7	6.3	2.3	19095	47.5	
1982	51.5	27.5	1.8	82.7	74.8	5.6	2.3	19897	46.7	

National Credit Union Ratios

Date	Loans/ Savings	Net Capital /Assets	Distribution of Surplus Funds (1)					Surplus Funds Liquid (2)	
			US Govt	Agencies	Corp CUs	Comm Banks S&Ls & MSBs	Other		
May 12	67.3 %	10.2 %	2.9 %	50.7 %	1.3 %	12.0 %	33.1 %	44.2 %	
Apr-12	67.1	10.1	2.8	49.8	1.4	11.9	34.1	45.6	
Mar-12	66.4	10.0	2.8	47.6	1.4	11.6	36.6	48.3	
Feb-12	68.0	10.1	2.5	48.3	1.5	12.0	35.5	47.9	
Jan-12	69.6	10.3	2.5	49.8	1.6	12.7	33.5	46.3	
Dec-11	69.4	10.2	2.3	49.1	1.8	12.5	34.3	47.4	
Nov-11	69.9	10.3	2.5	50.0	2.2	12.8	32.4	45.2	
Oct-11	69.9	10.3	3.3	49.2	3.0	12.7	31.8	45.5	
Sep-11	69.5	10.2	3.7	47.3	2.6	12.5	33.8	47.0	
Aug-11	70.3	10.4	3.4	48.3	2.9	13.3	32.0	46.0	
Jul-11	69.7	10.2	3.4	48.0	3.1	13.3	32.2	46.1	
Jun-11	69.6	10.2	3.6	47.6	3.4	12.8	32.5	45.9	
May-11	69.5	10.1	3.4	48.0	3.7	13.0	31.9	44.9	
Cash									
2010	72.2 %	10.0 %	3.4 %	45.5 %	5.5 %	13.5 %	32.1 %	47.2 %	
2009	76.3	9.8	2.5	38.5	12.0	13.3	33.7	53.6	
2008	83.2	10.8	1.9	37.0	15.1	12.9	33.2	55.4	
2007	83.4	11.4	2.4	33.0	19.7	8.4	36.5	60.9	
2006	82.3	11.4	1.1	36.3	17.9	8.4	36.3	60.3	
2005	79.5	11.1	1.3	42.0	16.1	10.7	29.9	55.3	
2004	74.6	10.9	1.8	41.7	15.0	12.0	29.5	49.7	
2003	71.3	10.7	1.8	41.5	13.9	12.3	30.5	49.0	
2002	71.1	10.9	3.1	1.5	38.3	12.5	11.9	32.8	56.5
2001	73.7	10.9	3.3	1.8	36.0	10.8	11.4	36.7	59.0
2000	79.5	11.4	4.2	3.3	39.4	10.7	10.2	32.1	60.0
1999	76.1	11.0	20.3	4.6	38.1	17.4	12.3	7.3	58.1
1998	72.3	10.9	6.7	6.9	33.2	27.7	16.1	9.4	64.3
1997	75.6	11.1	7.1	10.5	35.4	23.7	15.0	8.3	63.0
1996	74.6	10.8	6.9	13.1	35.1	21.7	15.1	8.1	59.3
1995	71.1	10.3	6.6	13.0	33.6	23.1	15.4	8.3	63.9
1994	69.0	9.6	5.3	16.5	32.8	22.3	14.8	8.3	58.9
1993	61.7	9.0	5.3	15.5	26.5	26.6	17.8	8.3	58.9
1992	59.9	8.1	5.6	14.8	22.2	30.4	19.1	7.9	62.9
1991	64.7	7.6	6.5	10.6	16.6	33.1	26.5	6.7	72.1
1990	70.4	7.6	7.4	9.7	16.6	28.2	30.5	7.5	78.2
1989	73.0	7.3	7.4	9.7	16.6	28.2	30.5	7.5	78.2
1988	70.9	6.8	6.4	12.8	16.8	21.2	35.7	7.2	71.2
1987	66.8	6.5	6.0	13.6	14.3	20.3	38.6	7.3	70.9
1986	63.1	6.2	6.1	10.8	12.7	22.0	39.0	9.3	74.7
1985	67.8	6.5	6.7	10.3	14.4	21.9	39.2	7.6	79.6
1984	73.6	6.7	7.4	9.6	17.2	20.7	38.7	6.4	78.0
1983	67.5	6.4	6.1	9.0	16.2	21.0	41.2	6.5	79.3
1982	68.8	6.8	6.3	4.5	15.4	26.2	38.8	8.6	

(1) Surplus Funds = The sum of cash plus investments.

(2) Liquid means maturing within one year.

National Credit Union Loan Data

	Average Loan Rates						Distribution of Loans								
	Loan Date	Delinq	New Auto	Used Auto	Credit Card	Unsec	Home Equity	New Auto	Used Auto	Unsec	1st Mort Fixed	1st Mort Adj	Sec Mort	Home Equity	Other
Latest thirteen months	May 12	1.44 %	3.7 %	4.3 %	10.0 %	11.4 %	4.2 %	10.1 %	18.8 %	10.6 %	28.6 %	12.5 %	6.5 %	6.8 %	6.1 %
	Apr-12	1.42	3.8	4.4	10.0	11.5	4.2	10.1	18.8	10.6	28.5	12.5	6.5	6.9	6.1
	Mar-12	1.44	3.8	4.4	10.0	11.6	4.3	10.1	18.7	10.6	28.9	12.3	6.5	7.1	5.8
	Feb-12	1.49	3.9	4.5	10.1	11.6	4.3	10.1	18.6	10.7	28.5	12.4	6.5	7.2	6.0
	Jan-12	1.59	3.9	4.5	10.1	11.6	4.3	10.1	18.5	10.8	28.3	12.3	6.5	7.3	6.0
	Dec-11	1.60	4.0	4.6	10.0	11.6	4.3	10.1	18.5	10.9	28.4	12.2	6.7	7.3	5.9
	Nov-11	1.60	4.0	4.6	10.1	11.5	4.3	10.2	18.6	10.8	27.9	12.4	6.8	7.4	5.9
	Oct-11	1.58	4.1	4.7	10.1	11.6	4.3	10.2	18.6	10.7	28.0	12.5	6.8	7.4	5.8
	Sep-11	1.59	4.2	4.8	10.1	11.7	4.3	10.2	18.5	10.7	28.0	12.4	7.0	7.4	5.9
	Aug-11	1.58	4.2	4.8	10.1	11.6	4.3	10.3	18.4	10.7	27.4	12.5	7.0	7.5	6.2
	Jul-11	1.59	4.3	4.8	10.1	11.7	4.3	10.4	18.4	10.6	27.8	12.4	7.1	7.5	5.9
	Jun-11	1.58	4.3	4.9	10.1	11.7	4.3	10.5	18.3	10.5	28.0	12.3	7.2	7.5	5.7
	May-11	1.62	4.5	5.0	10.1	11.7	4.3	10.6	18.2	10.5	27.3	12.6	7.4	7.4	5.9
Previous year-end totals	2010	1.7 %	4.9 %	5.4 %	10.1 %	11.7 %	4.4 %	11.0 %	17.8 %	10.8 %	27.2 %	12.1 %	7.6 %	7.6 %	5.7 %
	2009	1.8	5.6	6.1	10.3	11.6	4.5	13.1	17.0	10.5	26.1	11.7	8.6	7.5	5.5
	2008	1.4	5.9	6.4	10.5	11.7	4.7 %	14.4	16.6	10.2	24.9	11.9	9.8	7.2	5.1
	2007	0.9	6.4	7.0	11.0	12.2	7.3	16.4	16.9	10.3	22.6	11.6	10.4	6.9	4.9
	2006	0.7	6.5	7.0	11.2	12.3	8.0	17.8	17.6	9.9	21.0	11.4	9.5	7.5	5.2
	2005	0.7	5.8	6.4	11.1	12.1	6.9	18.2	18.9	9.8	20.9	10.8	7.7	8.3	5.5
	2004	0.7	5.2	5.8	11.0	11.7	5.1	17.1	20.4	10.4	21.1	10.4	6.7	8.2	5.8
	2003	0.8	5.2	5.7	11.1	11.8	4.5	16.8	21.5	11.3	22.6	8.7	6.3	7.0	5.9
	2002	0.8	6.0	6.6	11.6	12.2	6.0	17.5	20.9	12.3	21.3	8.0	6.8	6.7	6.5
	2001	0.8	6.8	7.4	11.9	12.6	6.0	18.6	20.5	13.5	20.1	7.7	7.1	6.1	6.4
	2000	0.7	8.2	8.8	12.6	13.5	9.2	20.1	19.9	14.6	18.1	7.3	7.5	5.9	6.6
	1999	0.8	7.5	8.3	12.5	13.1	8.2	19.3	20.1	15.6	19.2	7.0	6.6	5.6	6.6
	1998	0.9	7.6	8.3	12.7	13.2	8.3	19.5	19.7	17.1	17.9	7.1	6.3	5.7	6.7
	1997	1.0	7.9	8.7	12.9	13.4	8.8	21.2	18.7	18.3	14.6	7.8	6.3	6.1	7.0
	1996	1.0	8.0	8.8	13.0	13.3	8.9	22.8	17.3	19.4	13.6	7.8	5.9	5.9	7.3
	1995	1.0	8.2	9.1	13.1	13.5	9.2	24.1	15.9	20.0	12.7	7.8	5.7	6.0	7.8
	1994	0.9	7.9	8.8	13.2	13.3	9.2	23.4	15.1	20.3	13.0	8.3	5.4	6.2	8.3
	1993	1.1	7.2	8.4	13.2	13.1	9.2	21.0	14.3	21.6	13.4	8.2	5.4	7.1	9.0
	1992	1.3	8.3	9.5	13.9	13.6	8.7	20.8	12.5	21.6	12.7	8.5	6.2	8.1	9.6
	1991	1.6	9.6	11.0	15.1	14.5	9.2	22.0	10.6	20.8	11.9	8.2	6.7	8.7	11.1
1990	1.7	10.6	12.1	15.2	15.1	11.2	23.0	10.2	20.4	11.1	8.4	7.0	7.9	12.0	
1989	1.8	10.8	12.2	14.9	15.0	11.5	23.8	10.1	20.5	10.8	8.4	6.9	6.6	13.1	
1988	1.8	10.5		15.1	14.7		24.1		20.4						
1987	1.9	10.3			14.5		23.5		23.3						
1986	2.2	10.8			14.8		25.6		22.5						
1985	2.1	12.6			16.2										
1984	2.0	13.5			16.6										
1983	2.4	13.1			16.4										
1983	3.8	15.1			15.9										

* Beginning in June 2004 there is a break in this series. Prior to June 2004 adjustable mortgages were defined as those that called for a periodic interest rate adjustment. In 2004 and thereafter we define adjustable mortgages to also include balloon/hybrid mortgages that adjust in five years or less. Balloons/hybrids of this type were not separately reported on call reports prior to June 2004 so some were likely reported as fixed mortgages and some as adjustable.

National Credit Union Income and Expense Ratios (1)

Date	Interest Yield on Assets	Div/Int Cost of Assets	Gross = Spread	Other Income	Operating Expense	Net Spread	Loss (2) Prov	Net Income*
1st Qtr 2012	3.76	0.77	298	134	309	123	40	83
Year-End 2011	4.05	0.92	312	131	326	117	50	68
Mid-Year 2011	4.14	0.96	318	127	316	128	51	77
2010	4.46	1.21	325	133	319	139	78	50
2009	4.91	1.73	318	161	315	165	111	18
2008	5.56	2.41	314	136	335	116	85	31
2007	5.89	2.78	310	136	338	107	43	64
2006	5.52	2.35	317	129	333	113	31	82
2005	4.97	1.73	324	125	324	125	39	85
2004	4.72	1.41	331	116	320	126	35	92
2003	5.03	1.65	338	114	319	132	34	98
2002	5.89	2.28	361	105	325	141	35	107
2001	6.93	3.35	358	105	335	128	33	95
2000	7.34	3.56	377	95	339	133	31	102
1999	7.07	3.36	371	89	332	127	34	93
1998	7.38	3.57	381	86	331	136	42	95
1997	7.54	3.61	393	81	329	145	43	102
1996	7.47	3.56	391	77	323	145	32	113
1995	7.39	3.54	385	70	317	139	26	113
1994	6.84	2.98	386	64	305	145	24	121
1993	7.04	3.07	397	71	301	167	28	139
1992	7.95	3.87	408	71	306	173	36	136
1991	9.16	5.27	389	65	314	139	45	94
1990	9.88	5.94	394	61	319	137	42	95
1989	10.00	6.02	398	58	319	137	43	94
1988	9.56	5.63	392	52	307	138	39	99
1987	9.43	5.56	387	45	300	131	37	94
1986	10.26	6.32	394	54	311	136	36	100
1985	11.43	7.10	433	48	336	145	29	116
1984	11.96	7.36	460	40	347	153		
1983	11.65	7.04	461	35	368	128		
1982	12.82	7.53	529		418			
1981	12.31	7.22	509		400			

Previous year-end totals

bp

(1) Interest yield and dividend/interest cost expressed as percent of average total assets, all other figures expressed in basis points (100 bp=1%) of avg assets.

(2) For data through 1991, net loan chargeoffs are reported instead of loan loss provisions.

(3) Net income is after the corporate stabilization expense

**Credit Union and Household Savings Market Data
(\$ billions)**

Date	Percent of Total CU Savings					Average Rates Paid By CUs				Household Savings Market Shares			
	Share Drafts	Certs	MMDAs	IRAs	Regular & Other	Reg	Share Drafts	1 YR Certs	MMDAs	Total Market(1)	Market Shares(2)		
											CUs	Banks	Sav Inst(3)
May 12	12.4 %	23.4 %	22.9 %	9.0 %	32.3 %	0.3 %	0.3 %	0.9 %	0.4 %	8,805	10.0 %	73.4 %	7.4 %
Apr-12	12.5	23.5	22.8	9.1	32.1	0.3	0.3	0.9	0.4	8,861	9.9	73.4	7.4
Mar-12	12.9	23.4	22.6	9.0	32.0	0.3	0.3	1.0	0.4	8,826	10.0	73.3	7.3
Feb-12	12.4	24.2	22.9	9.1	31.4	0.3	0.3	1.0	0.4	8,743	9.8	73.2	7.4
Jan-12	11.7	24.7	23.1	9.3	31.1	0.3	0.2	1.0	0.4	8,742	9.6	72.5	7.9
Dec-11	12.2	24.6	22.8	9.4	31.0	0.3	0.3	1.0	0.5	8,711	9.7	72.3	8.0
Nov-11	11.8	24.9	23.0	9.4	30.9	0.3	0.3	1.0	0.4	8,644	9.7	72.2	8.1
Oct-11	11.9	24.9	22.8	9.4	31.0	0.3	0.3	1.0	0.4	8,598	9.7	71.9	8.0
Sep-11	12.2	25.0	22.6	9.4	30.9	0.3	0.3	1.1	0.5	8,576	9.8	71.8	8.0
Aug-11	11.5	25.4	22.1	9.5	31.5	0.3	0.3	1.1	0.5	8,535	9.7	71.7	8.1
Jul-11	11.9	25.3	22.7	9.4	30.7	0.3	0.3	1.1	0.5	8,405	9.9	71.5	8.2
Jun-11	11.7	25.4	22.6	9.4	30.8	0.3	0.3	1.1	0.5	8,298	10.0	71.2	8.3
May-11	11.9	25.6	22.6	9.4	30.6	0.3	0.3	1.1	0.5	8,214	10.1	70.9	8.4
2010	11.5 %	27.1 %	22.3 %	9.7 %	29.4 %	0.4 %	0.3 %	1.3 %	0.6 %	8,085	9.9 %	70.7 %	8.4 %
2009	11.3	30.0	21.0	9.7	27.9	0.5	0.4	1.8	1.0	7,859	9.8	69.0	8.4
2008	10.8	33.2	18.9	9.5	27.6	0.9	0.6	3.1	1.8	7,569	9.2	64.7	9.2
2007	11.3	34.2	17.6	9.0	27.9	1.2	0.6	4.6	3.0	6,984	9.3	62.1	11.9
2006	11.7	31.5	16.7	8.6	31.5	1.2	0.6	4.8	3.0	6,588	9.4	62.8	12.5
2005	13.4	26.5	17.0	8.4	34.7	1.1	0.5	3.8	2.1	6,199	9.6	62.2	13.5
2004	13.0	22.9	18.4	8.4	37.4	0.9	0.4	2.3	1.3	5,955	9.6	61.0	13.9
2003	12.3	22.5	18.7	8.7	37.8	1.0	0.5	1.7	1.2	5,657	9.6	58.4	14.1
2002	12.0	24.5	17.8	8.8	36.9	1.5	0.8	2.3	1.7	5,429	9.2	56.3	13.7
2001	12.4	27.0	15.9	9.0	35.7	2.1	1.1	2.9	2.4	5,073	8.8	54.7	13.2
2000	13.3	27.7	13.3	9.5	36.2	3.1	1.8	6.1	4.2	4,617	8.4	54.2	13.2
1999	12.5	25.1	13.2	10.0	39.2	3.0	1.8	5.3	3.8	4,299	8.5	53.8	14.0
1998	12.5	25.3	11.9	10.3	40.0	3.1	1.9	4.9	3.7	4,091	8.5	54.1	14.5
1997	11.6	24.7	10.7	11.1	41.9	3.3	2.1	5.5	4.0	3,763	8.4	54.5	16.0
1996	11.1	23.1	9.9	11.6	44.3	3.3	2.1	5.4	3.8	3,581	8.3	53.8	17.7
1995	11.2	21.3	9.2	12.0	46.3	3.4	2.2	5.4	3.8	3,434	8.1	54.1	19.1
1994	11.1	14.6	9.7	12.2	52.4	3.3	2.3	5.5	3.6	3,295	8.0	54.7	20.2
1993	10.6	12.3	10.1	12.7	54.3	3.2	2.4	3.6	3.1	3,310	7.7	54.6	21.8
1992	10.4	13.1	10.0	13.4	53.1	3.6	2.8	3.9	3.4	3,310	7.3	53.9	23.6
1991	9.4	18.1	10.2	14.6	47.7	5.1	4.4	5.1	4.9	3,312	6.7	52.4	25.5
1990	9.4	21.7	8.5	14.5	45.8	5.9	5.1	7.4	6.3	2,912	6.9	55.2	21.3
1989	9.5	21.3	7.8	14.0	47.4	6.0	5.1	8.0	7.1	3,086	6.1	47.3	32.4
1988	9.3	17.1		13.7		6.0	5.2	8.0	6.9	2,892	6.2	47.1	34.5
1987	9.4	14.1		13.6		5.9	5.2	7.1		2,703	6.1	46.7	35.3
1986	9.1	13.7		12.7		6.2	5.5	7.0		2,580	5.9	47.0	35.4
1985	8.9	17.5		11.0		7.3	6.2	8.8		2,348	5.3	46.9	36.9
1984	8.6	20.4		8.5		7.5	6.5	10.0		2,156	4.8	46.2	37.9
1983	8.0	19.1		5.5		7.4	6.3			1,950	4.6	46.6	38.0
1982	6.8			2.1		7.4	6.2			1,727	4.3	42.8	38.2

*Latest
thirteen
months*

*Previous
year-end
totals*

(1) Other checkable deposits+consumer-held demand deposits(est)+regular savings+small time deposits(incl IRAs)+

MMDAs+non-institutional MMMFs+Savings Bonds (\$billions).

(2) Shares do not equal 100% since savings market includes non-institutional MMMFs and Savings Bonds.

(3) Savings institutions includes Savings and Loan Associations and Mutual Savings Banks.

(4) Some credit unions sweep share draft balances weekly to reduce reserve requirements. This causes a distortion (i.e. total share draft balances appear smaller than they otherwise would be) in months ending on Friday.

Credit Union And Consumer Credit Market Data**
(\$ billions)

Date	Consumer Loan Market Shares					Non-Revolving Consumer Loan Market Shares(3)				
	Total Market	Market Shares(1)				Total Market	Market Shares			
		CUs	Banks	Fin Co	Sav Inst(2)		CUs	Banks	Fin Co	Sav Inst (2)
May 12	N/A	N/A %	N/A %	N/A %	N/A %	N/A	N/A %	N/A %	N/A %	N/A %
Apr-12	2504.0	9.1	42.8	22.3	3.3	N/A	N/A	N/A	N/A	N/A
Mar-12	2494.5	8.9	43.0	22.4	3.3	1732.0	11.2	28.8	24.5	2.1
Feb-12	2496.9	9.0	43.1	22.5	3.4	1723.1	11.2	29.0	24.6	2.1
Jan-12	2517.2	9.0	43.2	22.4	3.4	1723.0	11.2	28.8	24.9	2.1
Dec-11	2508.2	8.9	43.9	22.6	3.7	1690.4	11.5	29.1	25.3	2.1
Nov-11	2474.3	9.1	43.7	22.8	3.6	1680.8	11.6	29.2	25.4	2.2
Oct-11	2452.9	9.2	43.7	22.8	3.6	1673.8	11.6	29.3	25.5	2.2
Sep-11	2451.8	9.1	43.8	22.9	3.6	1673.0	11.5	29.3	25.8	2.2
Aug-11	2436.9	9.2	44.2	22.9	3.6	1659.1	11.6	29.5	26.2	2.2
Jul-11	2422.5	9.2	44.2	23.0	3.6	1651.7	11.6	29.7	26.2	2.2
Jun-11	2405.4	9.2	44.6	23.2	3.6	1636.9	11.7	30.0	26.4	2.2
May-11	2396.2	9.2	44.6	23.3	3.6	1628.8	11.7	29.9	26.4	2.3
2010	2434.7	9.3 %	45.1 %	21.3 %	3.6 %	1606.8	12.1 %	31.7 %	26.2 %	2.3 %
2009	2478.9	9.6	34.5	19.7	3.1	1585.5	12.9	30.9	28.0	2.5
2008	2592.1	9.1	33.9	22.2	3.3	1605.3	12.7	30.3	31.5	2.8
2007	2551.9	9.2	31.5	22.9	3.6	1582.3	12.9	28.5	31.5	2.9
2006	2418.3	9.7	30.7	22.1	4.0	1513.2	13.8	27.4	29.9	3.5
2005	2326.5	9.8	30.4	22.2	4.7	1476.7	13.8	26.8	30.5	4.6
2004	2151.4	10.0	32.7	17.1	4.2	1323.5	14.5	29.4	24.7	4.8
2003	2050.1	10.0	32.2	14.4	3.8	1262.5	14.5	29.8	20.4	4.3
2002	1938.1	10.1	30.3	12.3	3.5	1194.9	14.5	29.8	16.6	4.4
2001	1856.7	10.2	30.1	12.8	3.7	1126.4	14.9	29.6	18.3	4.6
2000	1719.0	10.7	31.5	12.8	3.8	1034.6	15.7	31.3	17.7	4.6
1999	1542.4	10.9	32.4	13.1	4.0	928.4	15.8	33.4	18.2	4.9
1998	1430.6	10.9	35.6	12.8	3.6	844.1	16.1	35.4	17.9	4.6
1997	1333.8	11.4	38.4	12.6	3.5	789.3	16.8	37.1	16.5	4.5
1996	1271.7	11.3	41.4	12.2	3.5	749.4	16.9	39.8	16.4	4.6
1995	1168.0	11.3	43.0	13.0	3.4	703.9	16.5	41.4	17.6	4.5
1994	1021.0	11.7	44.9	13.2	3.8	637.8	16.6	43.4	17.0	4.6
1993	886.2	11.5	44.7	13.1	4.3	561.2	16.0	43.8	16.5	4.9
1992	824.8	11.1	44.0	14.3	4.5	532.5	15.4	43.2	18.3	5.2
1991	815.6	11.1	45.4	14.9	5.2	538.5	15.4	43.1	19.2	6.3
1990	823.6	11.0	46.4	16.2	6.0	573.5	14.9	43.3	20.5	7.4
1989	*** 807.7	11.2	47.5	17.2	7.7	587.0	14.5	43.0	21.4	9.4

Latest
thirteen
months

Previous
year-end
totals

** Total consumer installment credit is not seasonally adjusted;

*** There is a break in the series beginning in 1989, due to inclusion of securitized loans.

(1) Shares do not total 100% since non-financials also have a share of the consumer credit market.

(2) Saving Institutions includes Savings and Loan Associations and Mutual Savings Banks.

(3) Source: Federal Reserve Statistical Release #G.19. (4) Prior to 1983, Total Consumer Credit Market and CU shares include CU 2nd mortgages.

(5) Non-revolving loans include auto loans and all other loans not included in revolving credit. These may be secured or unsecured.