CUNA
Credit Union National Association

MONTHLY CREDIT UNION ESTIMATES

JANUARY 2015

Loans

Credit union loans outstanding grew 0.5% in January 2015. New auto loans led loan growth, increasing 2.1%, followed by other mortgages (1.9%), home equity loans and used auto loans (both 1.0%), and unsecured personal loans (0.7%). Fixed-rate first mortgages and credit card loans declined 0.4% and 1.2%, respectively.

Liquidity

The loan-to-savings ratio decreased slightly from 74.7% in December to 74.5% in January. The liquidity ratio (the ratio of surplus funds maturing in less than one year to borrowings plus other liabilities) increased from 14.8% in December to 16.2% in January.

Asset quality

Credit unions' 60+ day delinquency rate is 0.8%.

Capital

The movement's overall capital-to-asset ratio remains at 10.8%. The total dollar amount of capital is $124.9 billion.

Memberships

Total credit union memberships grew 0.4% during January to 102.3 million.

Savings

Credit union savings balances increased 0.8% in January compared to a 0.2% increase in December. Share drafts led savings growth, increasing 4.6%, followed by regular shares (1.3%), and one-year certificates (0.04%). On the decline were money market accounts (-0.2%) and individual retirement accounts (-1.0%).

Period	YTD Growth		YTD Interest Rate Averages		
			Long-term	Short-term	Difference
	Loans	Savings	10-yr. Treasury	Federal Funds Rate	(Long-Short)
Jan '15	0.5%	0.8%	1.88%	0.11%	1.77%
Jan '14	0.4%	1.1%	2.86%	0.07%	2.79%
Jan '13	0.1%	0.0%	1.91%	0.14%	1.77%
Jan '12	-0.1%	-0.3%	1.97%	0.08%	1.89%
Jan '11	-0.6%	-0.1%	3.39%	0.17%	3.22%

Prepared March 2, 2015 by Credit Union National Association
Economics and Statistics Department

cuna.org/mcue

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 2
Credit Union Auto Loan and Savings Rates 3
Non-revolving Loan Market Shares 3
Savings & Consumer Credit Markets 3

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 monthly sample of credit unions and are revised whenever more complete data is available. The estimates have been revised to reflect benchmark data as of September 2014.

Look for the February 2015 edition of Monthly Credit Union Estimates during the last week of March.

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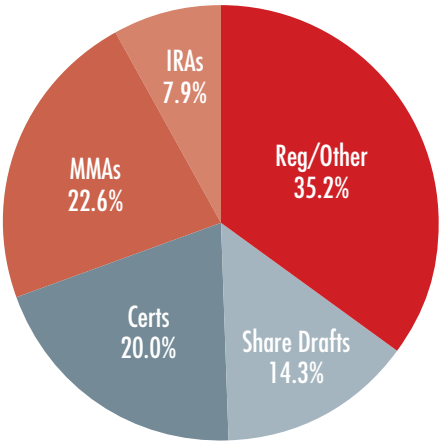
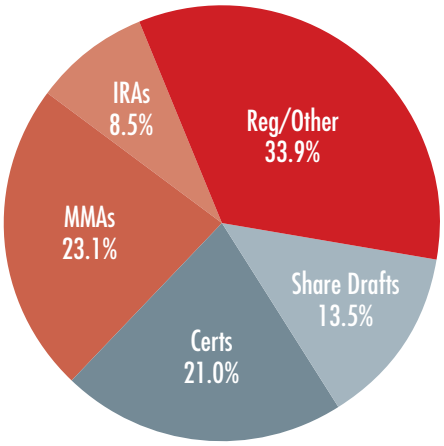
Distribution of credit union savings

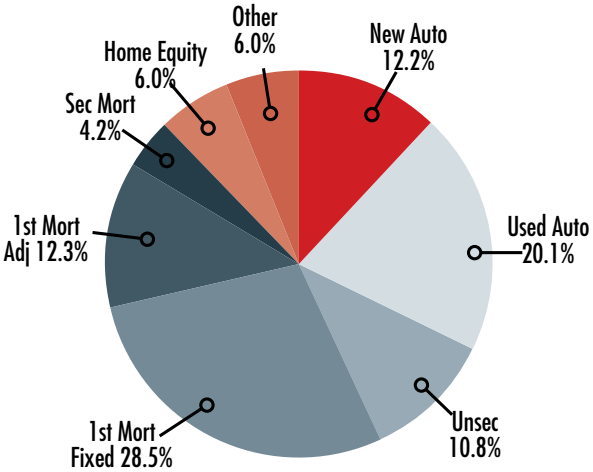


Jan.'15 Savings = $981.7 Billion

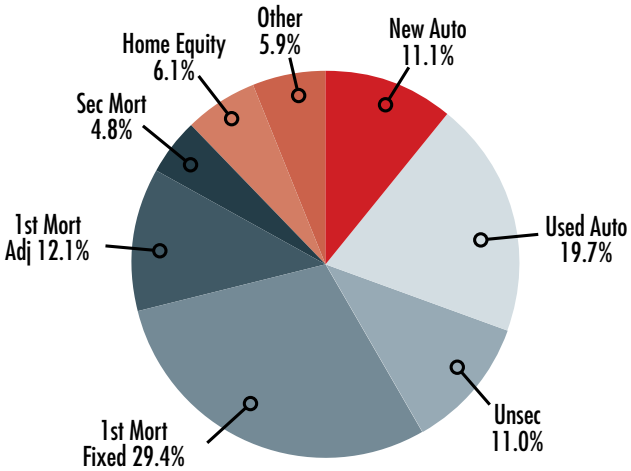


Jan. '14 Savings = $939.4 Billion

Distribution of credit union loans



Jan. '15 Loans = $730.9 Billion

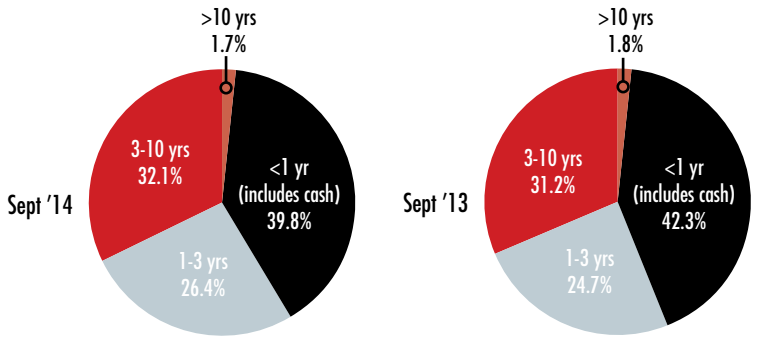


Jan. '14 Loans = $662.4 Billion

(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.

Maturity of surplus funds

September 2014 vs. September 2013
(All Credit Unions)
(sum of cash plus investments)

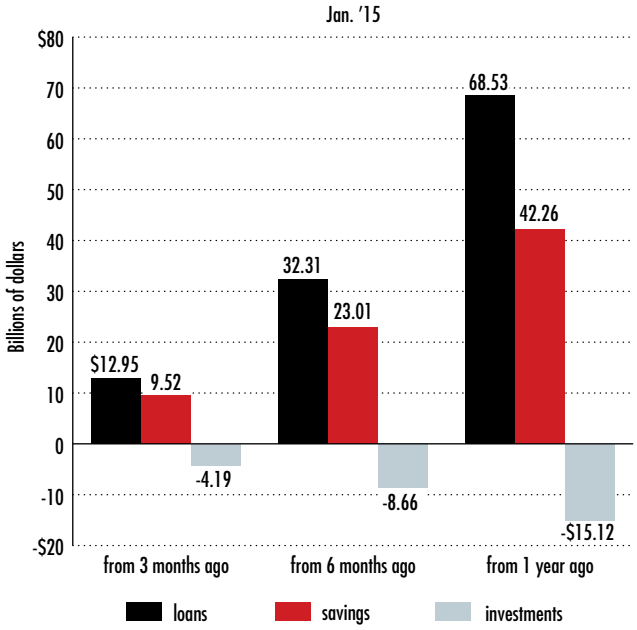


National Totals

September 2014 Total Surplus Funds= $370.97 Billion
September 2013 Total Surplus Funds= $388.26 Billion

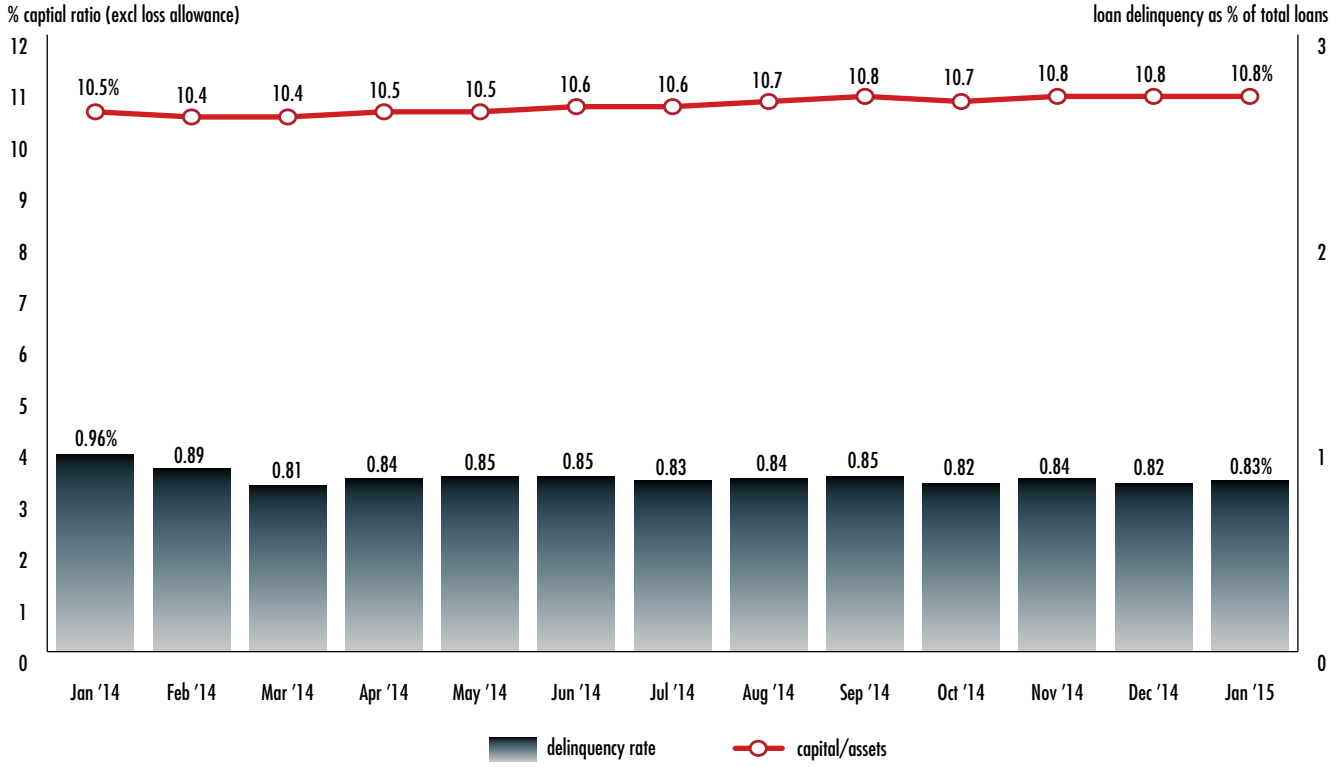
Credit union liquidity flows

Changes during the period

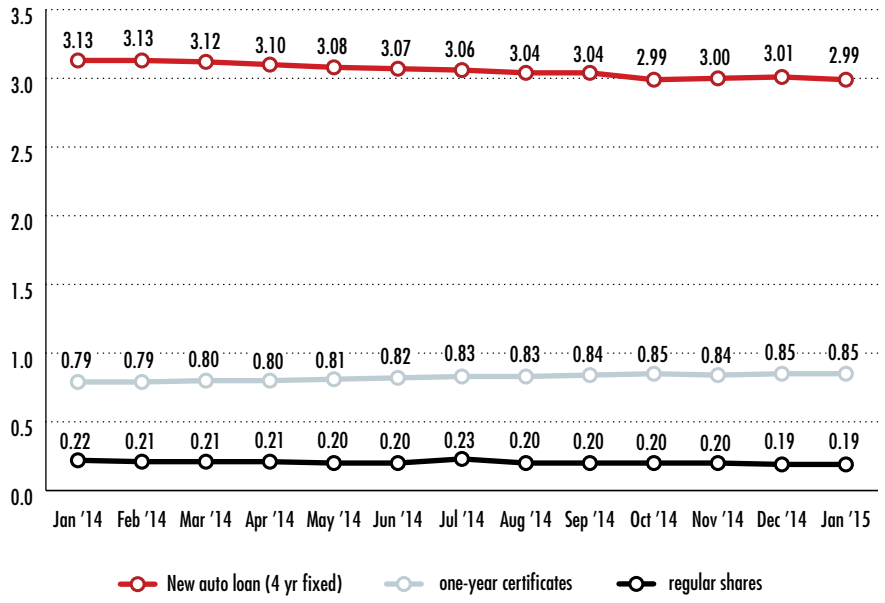


for complete data, see page 5

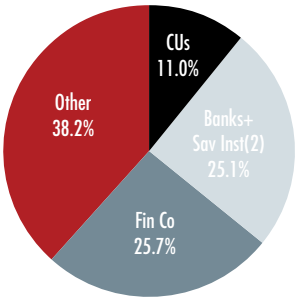
Capital ratio and delinquency



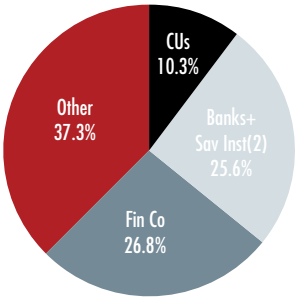
Credit union auto loan and savings rates



Non-Revolving loan market shares



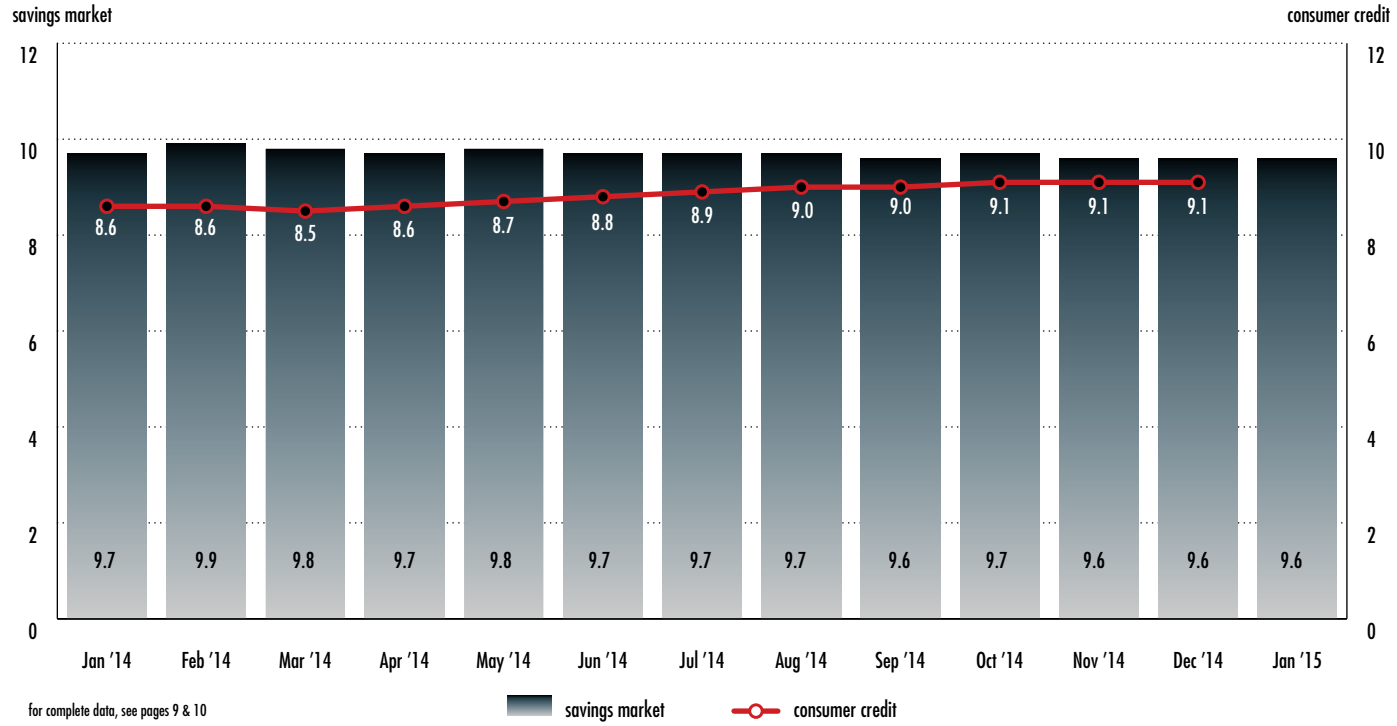
Dec '14 Non-Revolving= $2,423.9 Billion



Jan '14 Non-Revolving= $2,273.9 Billion

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

Savings & Consumer Credit Market Share



for complete data, see pages 9 & 10

National Credit Union Aggregates
($ in billions)

	Date	Loans	Surplus Funds		Assets	Savings	Capital (1)	Borrow & oth. liab	Number of CUs	Memberships (millions)
	Jan 15	$730.9	$375.3		$1,155.6	$981.7	$124.9	$49.0	6,495	102.3
Latest month	% chg, month	0.5%	3.0%		1.2%	0.8%	1.0%	8.1%	-0.6%	0.4%
	% chg, yr ago	10.3%	-3.9%		5.5%	4.5%	8.8%	17.7%	-3.9%	3.8%
	% chg, YTD	0.5%	3.0%		1.2%	0.8%	1.0%	8.1%	-0.6%	0.4%
			Surplus Funds							
	Dec-14	$727.4	$364.3		$1,142.4	$973.4	$123.7	$45.3	6,535	101.9
	Nov-14	$722.4	$374.3		$1,146.0	$971.6	$123.8	$50.6	6,546	101.4
	Oct-14	$718.0	$379.5		$1,145.5	$972.1	$122.9	$50.5	6,587	101.1
	Sep-14	$711.6	$371.7		$1,130.0	$958.5	$121.5	$50.0	6,592	100.9
	Aug-14	$706.3	$386.6		$1,138.8	$965.8	$121.3	$51.7	6,655	100.6
	Jul-14	$698.6	$384.0		$1,129.1	$958.7	$120.0	$50.4	6,658	100.3
Previous	Jun-14	$689.5	$390.1		$1,125.5	$959.8	$119.6	$46.2	6,671	100.1
twelve	May-14	$681.0	$403.8		$1,130.5	$965.9	$118.9	$45.6	6,677	99.8
months	Apr-14	$673.7	$398.8		$1,117.8	$957.3	$117.3	$43.2	6,699	99.6
	Mar-14	$667.4	$407.6		$1,120.2	$962.7	$116.3	$41.2	6,735	99.2
	Feb-14	$663.1	$409.9		$1,117.1	$959.6	$115.8	$41.7	6,746	98.9
	Jan-14	$662.4	$390.5		$1,095.8	$939.4	$114.8	$41.6	6,759	98.5
	2013	$660.1	$381.0		$1,083.7	$929.2	$113.3	$41.1	6,795	98.4
	2012	$615.1	$389.4		$1,043.1	$896.6	$108.7	$37.7	7,070	96.0
	2011	$587.0	$359.4		$982.1	$845.3	$100.2	$36.5	7,351	94.0
	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**						
	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
Previous	1991	$143.1	$90.6	$5.4	$244.4	$221.3	$18.6	$4.5	13,974	62.4
year-end	1990	$141.3	$70.0	$4.8	$221.4	$200.8	$16.7	$3.9	14,532	61.5
totals	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	$85.2	$45.5	$3.3	$137.1	$125.5	$8.9	$2.7	17672	51.9
	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
	2013	660.1	381.0		1083.7	929.2	113.3	41.1	6795	98.4

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	
Latest thirteen months	Jan 15	74.5%	10.8%		4.2%	48.8%	0.9%	11.8%	34.3%	43.8%
	Dec-14	74.7	10.8		4.3	50.6	0.9	12.2	32.0	41.0
	Nov-14	74.4	10.8		4.2	49.9	0.9	12.0	33.1	42.2
	Oct-14	73.9	10.7		4.2	49.5	1.0	11.7	33.6	42.5
	Sep-14	74.2	10.8		4.3	51.5	0.9	12.0	31.3	39.8
	Aug-14	73.1	10.7		3.8	50.1	0.9	11.7	33.5	42.4
	Jul-14	72.9	10.6		3.4	51.3	0.8	11.9	32.6	41.3
	Jun-14	71.8	10.6		2.9	50.9	0.9	11.8	33.6	41.9
	May-14	70.5	10.5		2.8	49.5	0.9	11.2	35.5	43.9
	Apr-14	70.4	10.5		2.8	50.6	0.8	11.7	34.1	42.3
	Mar-14	69.3	10.4		2.6	48.9	0.9	11.4	36.2	44.7
	Feb-14	69.1	10.4		2.5	47.9	0.9	11.3	37.4	46.4
	Jan-14	70.5	10.5		2.5	50.2	0.9	11.8	34.6	44.0
				Cash						
Previous year-end totals	2013	71.0%	10.5%		2.5%	51.6%	1.0%	12.1%	32.8%	42.5%
	2012	68.6	10.4		2.5	49.4	1.0	12.4	34.6	46.9
	2011	69.4	10.2		2.3	49.1	1.8	12.5	34.3	47.4
	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							
	Date	Loan 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
	Jan 15	0.83%	3.0%	3.7%	9.5%	11.3%	4.1%	12.2%	20.1%	10.8%	28.5%	12.3%	4.2%	6.0%	6.0%
	Dec-14	0.82	3.0	3.7	9.6	11.3	4.1	12.0	20.0	10.9	28.7	12.3	4.1	6.0	6.0
	Nov-14	0.84	3.0	3.7	9.6	11.2	4.1	12.0	20.1	10.7	28.6	12.3	4.2	6.0	6.1
	Oct-14	0.82	3.0	3.7	9.6	11.2	4.1	11.9	20.1	10.7	28.7	12.2	4.3	6.0	6.1
Latest	Sep-14	0.85	3.0	3.7	9.7	11.3	4.1	11.8	20.1	10.8	29.0	12.2	4.3	6.0	6.0
thirteen	Aug-14	0.84	3.0	3.7	9.7	11.2	4.2	11.6	20.0	10.8	28.6	12.2	4.3	6.0	6.5
months	Jul-14	0.83	3.1	3.7	9.6	11.2	4.2	11.5	20.0	10.8	28.9	12.1	4.4	6.0	6.3
	Jun-14	0.85	3.1	3.7	9.6	11.3	4.2	11.4	20.0	10.7	29.4	12.0	4.4	6.0	6.0
	May-14	0.85	3.1	3.7	9.6	11.3	4.2	11.3	19.9	10.7	29.0	12.4	4.5	6.1	6.1
	Apr-14	0.84	3.1	3.7	9.6	11.3	4.2	11.2	19.9	10.7	29.2	12.4	4.5	6.1	6.0
	Mar-14	0.81	3.1	3.7	9.7	11.3	4.2	11.2	19.8	10.7	29.8	12.0	4.6	6.1	5.8
	Feb-14	0.89	3.1	3.8	9.7	11.3	4.2	11.1	19.8	10.8	29.3	12.3	4.7	6.1	5.9
	Jan-14	0.96	3.1	3.8	9.7	11.3	4.2	11.1	19.7	11.0	29.4	12.1	4.8	6.1	5.9
	2013	1.0%	3.1%	3.8%	9.8%	11.3%	4.2%	11.0%	19.6%	11.1%	29.8%	11.7%	4.8%	6.1%	5.8%
	2012	1.2	3.4	4.1	9.8	11.5	4.2	10.5	19.1	11.0	29.1	11.9	5.6	6.7	6.2
	2011	1.6	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
	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
Previous	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
year-end	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
totals	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									
	1982	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 (3)
	3rd Quarter 2014	3.35	0.52	283	132	307	108	26	82
	Mid-Year 2014	3.33	0.53	280	130	305	105	25	81
	1st Quarter 2014	3.33	0.53	280	126	304	102	25	77
	2013	3.36	0.59	278	139	314	103	26	83
	2012	3.62	0.72	290	145	316	120	35	84
	2011	4.05	0.92	312	131	326	117	50	68
	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
Previous	1999	7.07	3.36	371	89	332	127	34	93
year-end	1998	7.38	3.57	381	86	331	136	42	95
totals	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			

(1) Interest yield and dividend/interest cost expressed as percent of average total assets, all other fiqures 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 stabilizatation expense

Credit Union and Household Savings Market Data
($ billions)

		Percent of Total CU Savings				Average Rates Paid By CUs					Household Savings Market Shares			
												Market Shares (2)		
	Date	Share Drafts	Certs	MMAs	IRAs	Regular & Other	Reg	Share Drafts	1 YR Certs	MMAs	Total Market (1)	CUs	Banks	Sav Inst (3)
Latest thirteen months	Jan 15	14.3%	20.0%	22.6%	7.9%	35.2%	0.2%	0.2%	0.9%	0.3%	10,189	9.6%	76.6%	5.9%
	Dec-14	13.8	20.1	22.8	8.1	35.2	0.2	0.2	0.9	0.3	10,153	9.6	76.6	6.0
	Nov-14	13.9	20.1	22.8	8.1	35.2	0.2	0.2	0.8	0.3	10,101	9.6	76.5	6.0
	Oct-14	14.2	19.9	22.7	8.1	35.1	0.2	0.2	0.8	0.3	10,020	9.7	76.3	6.0
	Sep-14	13.4	20.0	23.2	8.2	35.2	0.2	0.2	0.8	0.3	9,972	9.6	76.2	6.1
	Aug-14	14.2	19.9	22.9	8.1	34.9	0.2	0.2	0.8	0.3	9,967	9.7	76.1	6.0
	Jul-14	13.6	20.2	23.0	8.2	35.0	0.2	0.2	0.8	0.3	9,896	9.7	76.1	6.1
	Jun-14	13.5	20.1	23.1	8.2	35.1	0.2	0.2	0.8	0.3	9,857	9.7	75.9	6.1
	May-14	14.1	20.1	22.8	8.1	34.7	0.2	0.2	0.8	0.3	9,818	9.8	75.9	6.1
	Apr-14	13.6	20.3	22.9	8.3	34.8	0.2	0.2	0.8	0.3	9,866	9.7	75.9	6.1
	Mar-14	13.7	20.2	23.0	8.3	34.8	0.2	0.2	0.8	0.3	9,838	9.8	75.8	6.0
	Feb-14	14.2	20.5	22.8	8.3	34.1	0.2	0.2	0.8	0.3	9,754	9.9	75.8	6.0
	Jan-14	13.5	21.0	23.1	8.5	33.9	0.2	0.2	0.8	0.3	9,714	9.7	75.8	6.1
Previous year-end totals	2013	13.1%	21.0%	23.3%	8.6%	34.0%	0.2%	0.2%	0.8%	0.3%	9,707	9.6%	75.8%	6.2%
	2012	12.7	22.5	23.1	9.0	32.6	0.2	0.3	0.8	0.4	9,277	9.7	75.2	6.3
	2011	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
	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

(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)

		Consumer Loan Market Shares					Non-Revolving Consumer Loan Market Shares(3)				
			Market Shares(1)					Market Shares			
	Date	Total Market	CUs	Banks+ Sav Inst(2)	Fin Co		Total Market	CUs	Banks+ Sav Inst(2)	Fin Co	
	Jan 15	N/A	N/A%	N/A%	N/A%		N/A	N/A%	N/A%	N/A%	
	Dec-14	3311.8	9.1	40.5	20.6		2423.9	11.0	25.1	25.7	
	Nov-14	3297.1	9.1	39.9	20.5		2418.2	10.9	25.4	25.5	
	Oct-14	3283.6	9.1	39.8	20.6		2408.2	10.9	25.5	25.5	
	Sep-14	3267.9	9.0	39.9	20.7		2398.6	10.8	25.5	25.7	
Latest	Aug-14	3251.1	9.0	40.2	20.8		2377.7	10.7	25.7	25.8	
thirteen	Jul-14	3237.1	8.9	40.0	20.8		2346.8	10.7	25.8	26.1	
months	Jun-14	3214.2	8.8	40.0	20.9		2332.5	10.6	25.8	26.1	
	May-14	3194.9	8.7	39.9	21.0		2315.1	10.6	25.7	26.3	
	Apr-14	3175.3	8.6	39.8	21.1		2301.9	10.4	25.6	26.4	
	Mar-14	3149.3	8.5	39.6	21.3		2287.1	10.3	25.5	26.6	
	Feb-14	3129.4	8.6	39.9	21.4		2278.6	10.3	25.5	26.6	
	Jan-14	3113.9	8.6	40.4	21.7		2273.9	10.3	25.6	26.8	
	2013	3097.9	8.6	41.0	21.9		2240.3	10.3	25.8	27.3	
				Banks		Sav Inst(2)			Banks		Sav Inst(2)
	2012	2924.3	8.3%	38.5%	23.25%	3.2%	2078.5	10.1%	24.6%	29.3%	1.5%
	2011	2631.5	8.5	41.8	26.24	3.5	1780.1	10.9	27.7	27.7	2.0
	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
Previous	1996	1271.7	11.3	41.4	12.2	3.5	749.4	16.9	39.8	16.4	4.6
year-end	1995	1168.0	11.3	43.0	13.0	3.4	703.9	16.5	41.4	17.6	4.5
totals	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

**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.