

MONTHLY CREDIT UNION ESTIMATES

May 2005 OVERVIEW

- Loans:** The dollar amount of loans outstanding grew 1.2% in April, the highest monthly growth since August 2004, according to our monthly sample of credit unions. Other mortgages rose 2.5%, followed by adjusted-rate first mortgage (1.9%), home equity (1.8%), new auto loans (1.5%), and other loans (1.5%). Credit card loans, fixed-rate first mortgages, used auto loans, and unsecured personal loans also increased 1.2%, 0.9%, 0.5%, and 0.4%, respectively.
- Savings:** Credit union savings balance decreased 0.4% in April 2005. Year-to-date savings growth decreased from 4.6% in May 2004 to 3.0% in 2005. Share certificates led savings growth, increasing 1.3%, followed by individual retirement accounts (0.3%). Share drafts (4.6%), regular shares (0.4%), and money market account (0.1%) declined for the month. With loans outpacing savings growth, credit union's average loan-to-share ratio rose from 73.7% in April to 75.0% in May.

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 05	3.47%	3.00%	4.27%	2.64%	1.63%
May 04	3.15%	4.57%	4.27%	1.35%	2.93%
May 03	2.19%	7.64%	4.02%	1.13%	2.89%
May 02	2.81%	7.35%	4.61%	1.67%	2.94%
May 01	1.82%	7.61%	5.13%	5.74%	-0.61%

- Capital:** The average capital-to-asset ratio increased from 10.8% in April to 10.9% in May.
- Asset quality:** Delinquencies remained steady at 0.6% for the month.

Percent of Credit Unions with Rate Changes in May

Changes	Loans			Savings		
	New Auto (60 Mo.)	Unsecured	Credit Card	Regular Shares	Money-Market Accounts	Share Certificates
Increase	16.05%	6.40%	5.96%	7.60%	29.64%	44.27%
Decrease	11.11%	8.26%	4.34%	3.29%	4.56%	5.28%
No change	72.84%	85.33%	89.70%	89.12%	65.80%	50.46%

Prepared June 30, 2005 by:



CREDIT UNION NATIONAL ASSOCIATION

Economics and Statistics Department
www.cuna.org/data/cu/research/cu_stats.html

MONTHLY CREDIT UNION ESTIMATES

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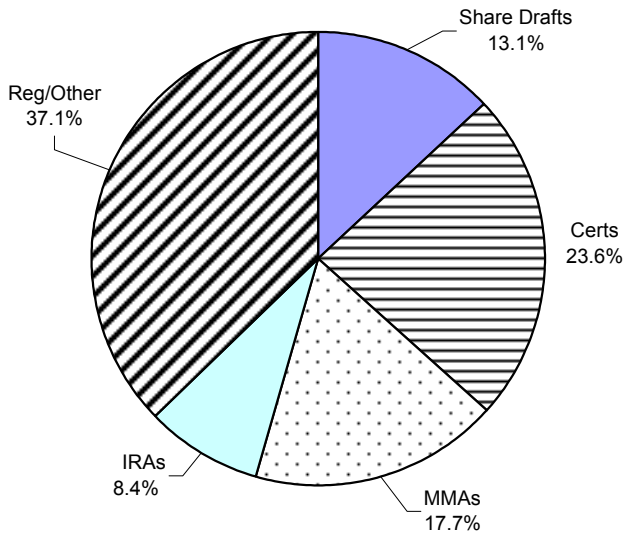
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The estimates in this report are based on information from a monthly sample of credit unions, and are revised whenever more complete data are available. The estimates have been revised to reflect benchmark data as of December 2004.

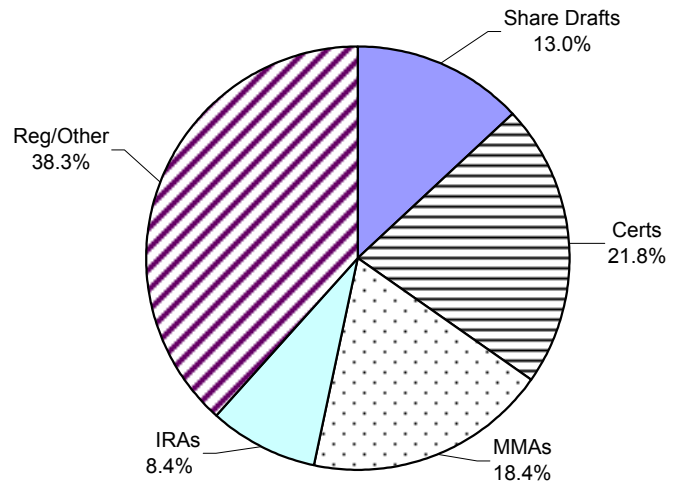
Look for the June edition of Monthly Credit Union Estimates during the week of July 25, 2005.

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Distribution of credit union savings

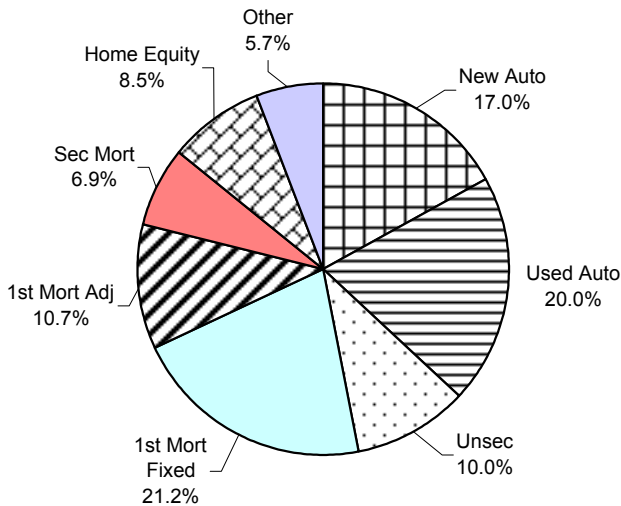


May 05 Savings= \$591.7 Billion

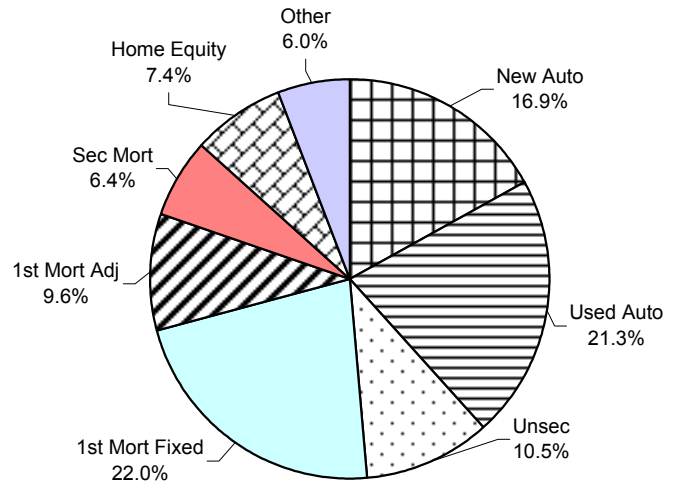


May-04 Savings= \$569.9 Billion

Distribution of credit union loans



May 05 Loans = \$443.5 Billion

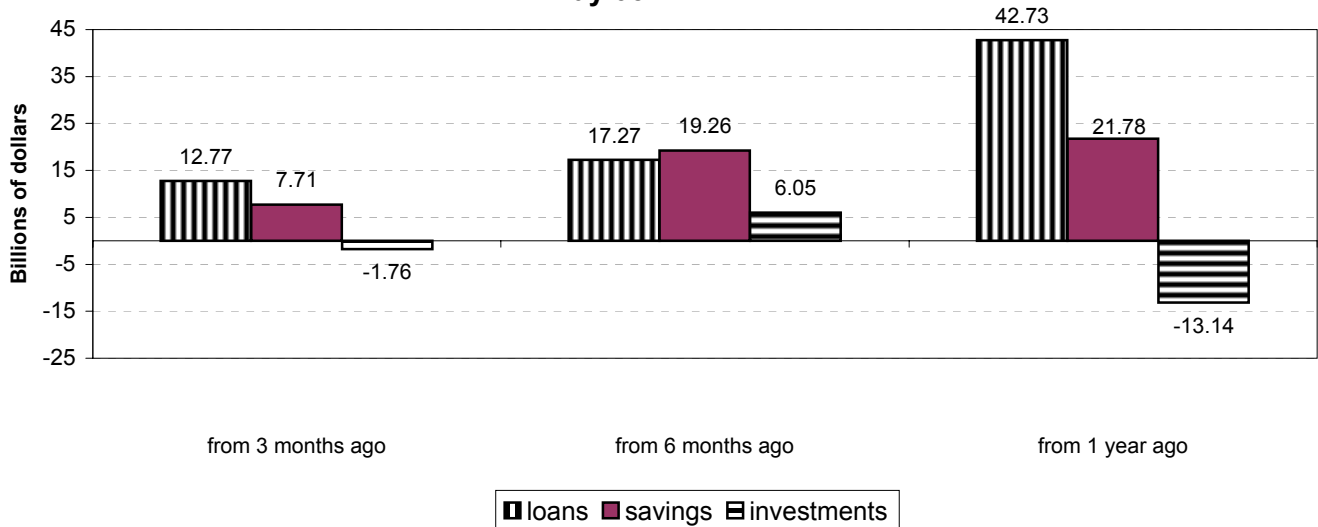


May-04 Loans = \$400.8 Billion

Credit union liquidity flows

Changes during the period

May 05



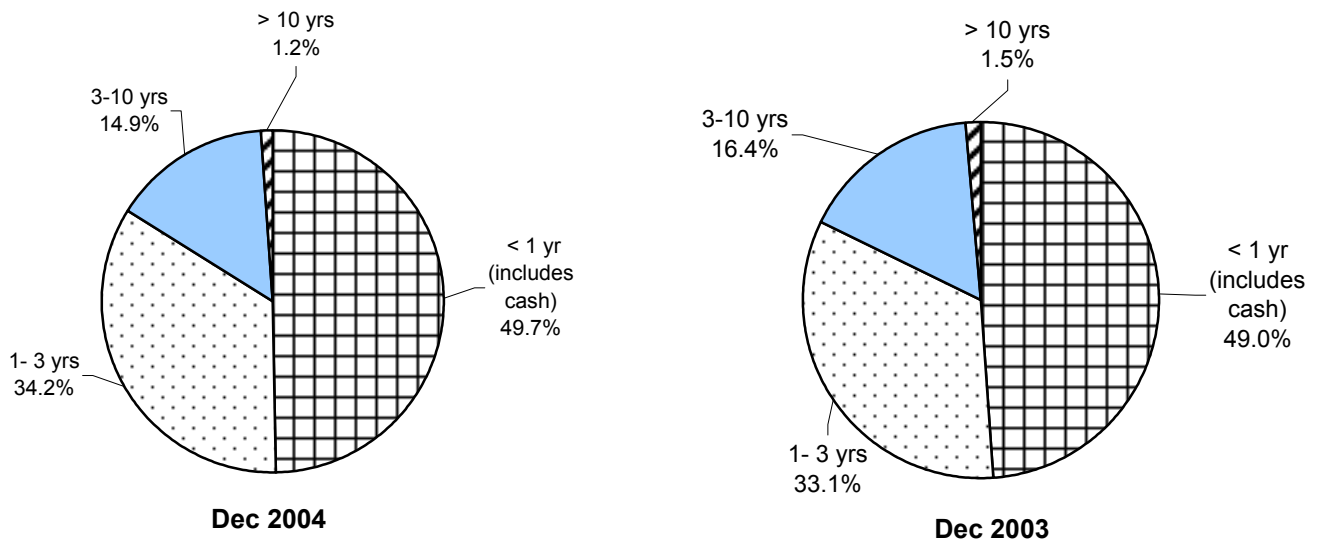
for complete data, see page 5

Maturity of surplus funds

December 2004 vs December 2003

(All Credit Unions)

(sum of cash plus investments)

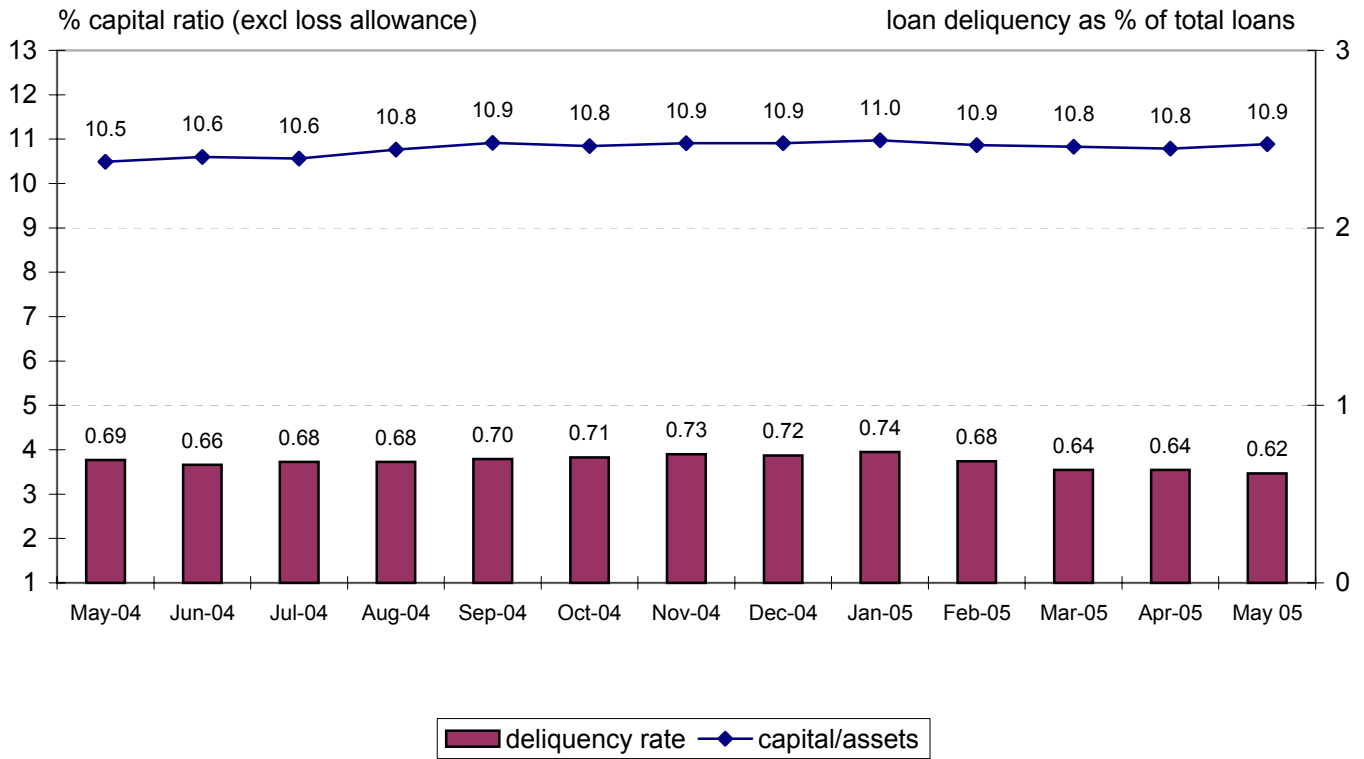


National Totals

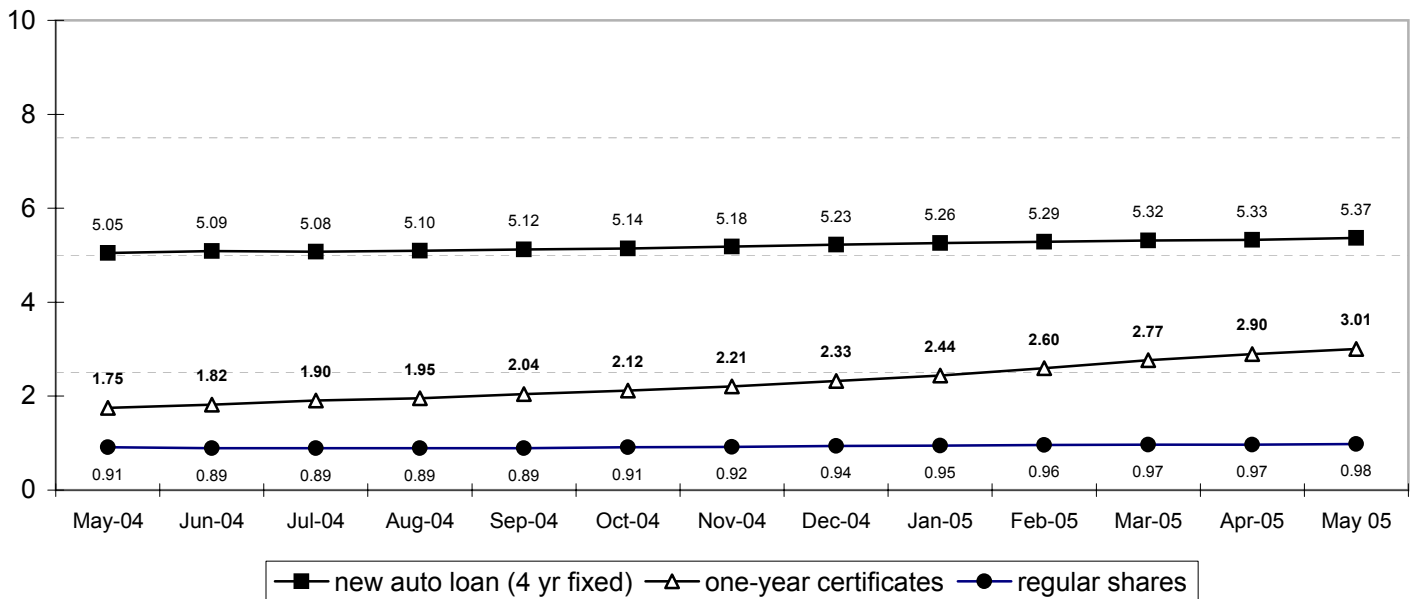
Dec 04 Total Surplus Funds = \$214.54 Billion

Dec 03 Total Surplus Funds = \$219.23 Billion

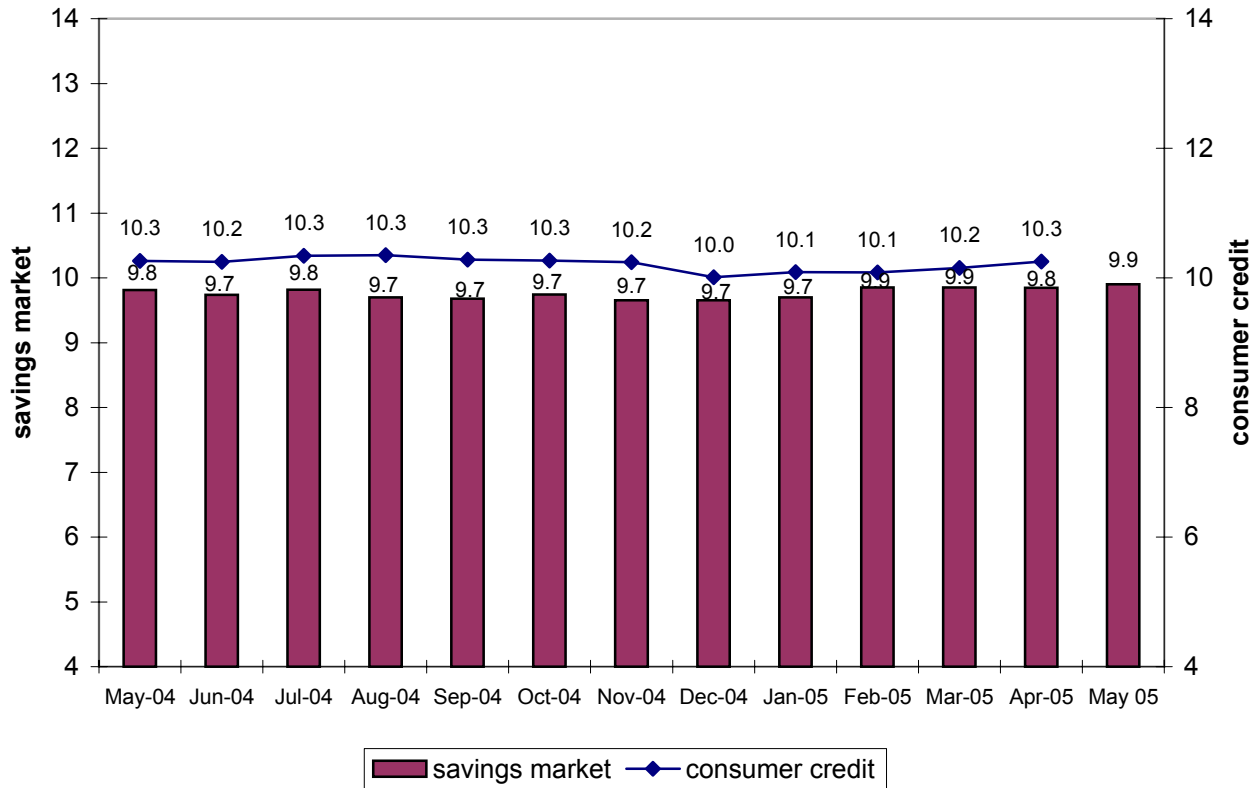
Capital ratio and delinquency



Credit union auto loan and savings rates

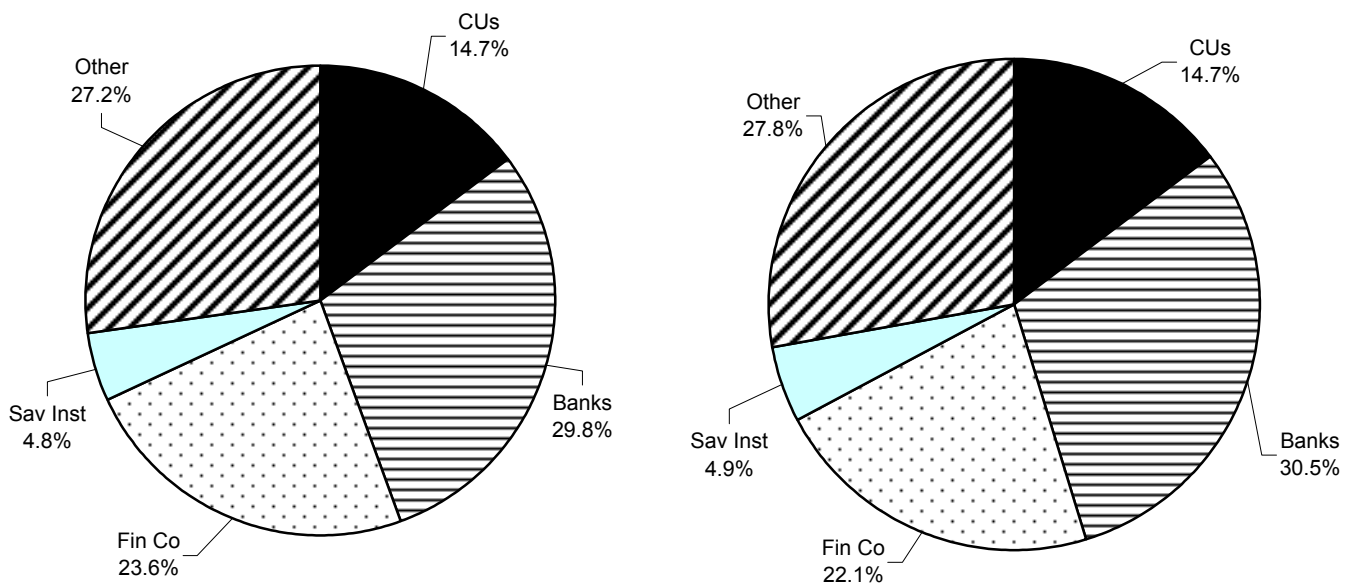


Savings & Consumer Credit Markets



for more complete data, see pages 9 & 10

Non-Revolving loan market shares



May 05 Non-Rev= \$1,325.1 Billion

May-04 Non-Rev= \$1,275.7 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)	
May 05	\$443.5	\$221.7	\$690.3	\$591.7	\$75.2	\$23.4	9,217	87.2	
% chg, month	1.2%	-2.8%	-0.1%	-0.4%	0.9%	7.1%	-0.2%	0.2%	
% chg, yr ago	10.7%	-5.6%	4.8%	3.8%	8.7%	18.6%	-3.7%	2.0%	
% chg, YTD	3.5%	2.7%	3.3%	3.0%	3.2%	12.8%	-1.4%	1.3%	
Surplus Funds									
Apr-05	\$438.2	228.0	\$690.7	\$594.3	\$74.5	\$21.9	9,237	87.0	
Mar-05	433.2	225.3	684.0	589.1	74.1	20.8	9,255	87.0	
Feb-05	430.7	223.5	678.1	584.0	73.7	20.4	9,277	86.5	
Jan-05	430.2	215.0	669.0	575.3	73.4	20.3	9,298	86.3	
Dec-04	428.6	215.8	668.1	574.5	72.9	20.8	9,346	86.1	
Nov-04	426.2	215.7	665.1	572.4	72.5	20.1	9,381	86.0	
Oct-04	423.6	219.1	666.1	574.0	72.3	19.8	9,422	85.9	
Sep-04	421.2	214.8	659.7	568.6	72.0	19.0	9,457	86.0	
Aug-04	418.7	219.0	660.8	566.9	71.2	22.8	9,496	85.8	
Jul-04	413.6	228.4	664.8	572.9	70.2	21.7	9,502	85.8	
Jun-04	408.2	224.4	655.8	567.3	69.5	18.9	9,542	85.6	
May-04	400.8	234.9	658.8	569.9	69.1	19.8	9,567	85.5	
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
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	85.2	45.5	3.3	137.1	125.5	8.9	2.7	17,672	51.9
1984	75.4	32.1	2.6	113.0	102.6	7.5	2.9	18,375	49.3
1983	60.5	33.3	2.2	98.0	89.7	6.3	2.3	19,095	47.5
1982	51.5	27.5	1.8	82.7	74.8	5.6	2.3	19,897	46.7

Latest month

Previous twelve months

Previous year-end totals

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 05	75.0 %	10.9 %	1.5 %	42.3 %	15.4 %	11.6 %	29.1 %	51.3 %
Apr-05	73.7	10.8	1.5	41.3	15.3	11.4	30.5	52.2
Mar-05	73.5	10.8	1.5	41.1	15.5	11.5	30.3	52.1
Feb-05	73.8	10.9	1.5	40.7	15.2	11.5	31.1	52.1
Jan-05	74.8	11.0	1.7	41.6	15.2	12.0	29.5	50.2
Dec-04	74.6	10.9	1.8	41.7	15.0	12.0	29.5	49.7
Nov-04	74.5	10.9	1.7	41.9	14.9	12.0	29.5	48.8
Oct-04	73.8	10.8	1.7	41.2	14.7	12.1	30.3	49.5
Sep-04	74.1	10.9	1.7	42.2	15.0	12.4	28.8	47.5
Aug-04	73.9	10.8	1.8	42.2	14.7	12.3	29.0	46.6
Jul-04	72.2	10.6	1.8	41.1	14.7	12.1	30.3	47.7
Jun-04	71.9	10.6	1.8	42.2	14.8	12.3	28.8	47.6
May-04	70.3	10.5	1.7	40.1	14.4	11.9	31.9	49.0

*Latest
thirteen
months*

Cash									
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	

*Previous
year-end
totals*

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

National Credit Union Loan Data

	Average Loan Rates						Distribution of Loans								
	Loan Date	New Delinq	Used Auto	Credit Auto	Unsec Card	Home Equity	New Auto	Used Auto	Unsec	1st Mort Fixed	1st Mort Adj	Sec Mort	Home Equity	Other	
May 05	0.62 %	5.4 %	5.9 %	11.0 %	11.6 %	5.4 %	17.0 %	20.0 %	10.0 %	21.2 %	10.7 %	6.9 %	8.5 %	5.7 %	
Apr-05	0.64	5.3	5.8	11.0	11.6	5.4	17.0	20.2	10.0	21.2	10.6	6.8	8.4	5.8	
Mar-05	0.64	5.3	5.8	11.0	11.7	5.4	17.0	20.3	10.1	21.1	10.7	6.8	8.4	5.7	
Feb-05	0.68	5.3	5.8	11.0	11.7	5.2	17.0	20.3	10.2	21.2	10.6	6.8	8.3	5.7	
Jan-05	0.74	5.3	5.8	11.0	11.7	5.2	17.0	20.3	10.3	21.1	10.5	6.7	8.3	5.7	
Dec-04	0.72	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	
Nov-04	0.73	5.2	5.7	11.0	11.7	4.9	17.1	20.4	10.2	21.2	10.2	6.7	8.1	6.0	
Oct-04	0.71	5.1	5.7	11.0	11.6	4.9	17.2	20.6	10.2	21.2	10.1	6.7	8.0	6.0	
Sep-04	0.70	5.1	5.6	11.0	11.7	4.8	17.1	20.6	10.3	21.3	10.1	6.7	7.9	6.0	
Aug-04	0.68	5.1	5.6	11.1	11.6	4.7	17.1	20.9	10.4	21.4	10.1	6.6	7.7	5.7	
Jul-04	0.68	5.1	5.6	11.1	11.6	4.6	17.1	21.0	10.4	21.6	10.1	6.5	7.5	5.9	
Jun-04	0.66	5.1	5.6	11.1	11.6	4.7	16.9	21.1	10.4	21.9	9.8	6.5	7.5	5.9	
May-04	0.69	5.0	5.5	11.1	11.6	4.6	16.9	21.3	10.5	22.0	9.6	6.4	7.4	6.0	
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										

Latest thirteen months

Previous year-end totals

* 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
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2004 year end	4.72	1.41	331	116	320	126	36	92
2004 mid year	4.69	1.38	331	112	317	125	33	92

Previous
year-end
totals

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			
1982	12.31	7.22	509		400			

- (1) Interest yield and dividend/interest cost expressed as percent of average total assets, all other figures expressed in basis points (100 basis points= 1 percent) of average total assets.
- (2) For data through 1991, net loan chargeoffs are reported instead of loan loss provisions.

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

Date	Percent of Total CU Savings					Average Rates Paid By CUs				Household Savings Market Shares			
	Share	Certs	MMAs	IRAs	Regular & Other	Reg	Share	1 YR	MMAs	Total Market(1)	Market Shares(2)		
	Drafts						Drafts				CUs	Banks Sav	Inst(3)
May 05	13.1 %	23.6 %	17.7 %	8.4 %	37.1 %	1.0 %	0.4 %	3.0 %	1.5 %	5,977	9.9 %	61.4 %	13.6 %
Apr-05	13.7	23.2	17.7	8.3	37.1	1.0	0.4	2.9	1.5	6,035	9.8	61.5	13.6
Mar-05	13.1	23.2	18.0	8.3	37.4	1.0	0.5	2.8	1.4	5,979	9.9	61.3	13.6
Feb-05	13.3	23.1	18.1	8.3	37.2	1.0	0.4	2.6	1.4	5,928	9.9	61.1	13.7
Jan-05	12.8	23.2	18.3	8.4	37.4	0.9	0.4	2.4	1.3	5,930	9.7	61.0	13.9
Dec-04	13.0	22.9	18.4	8.4	37.4	0.9	0.4	2.3	1.3	5,950	9.7	61.0	13.9
Nov-04	12.6	22.8	18.5	8.4	37.8	0.9	0.4	2.2	1.2	5,928	9.7	60.9	14.0
Oct-04	12.9	22.5	18.4	8.4	37.8	0.9	0.4	2.1	1.2	5,892	9.7	60.6	14.0
Sep-04	12.4	22.3	18.6	8.5	38.2	0.9	0.4	2.0	1.2	5,875	9.7	60.3	14.2
Aug-04	12.4	22.2	18.7	8.5	38.2	0.9	0.4	2.0	1.2	5,846	9.7	60.1	14.2
Jul-04	13.0	21.8	18.6	8.4	38.3	0.9	0.4	1.9	1.1	5,835	9.8	60.0	14.1
Jun-04	12.4	21.9	18.7	8.5	38.5	0.9	0.4	1.8	1.1	5,827	9.7	59.9	14.1
May-04	13.0	21.8	18.4	8.4	38.3	0.9	0.4	1.7	1.1	5,809	9.8	59.8	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.

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 05	N/A	N/A %	N/A %	N/A %	N/A %	N/A	N/A %	N/A %	N/A %	N/A %
Apr-05	2116.9	10.3	32.7	16.8	4.3	1325.1	14.7	29.8	23.6	4.8
Mar-05	2117.1	10.2	32.6	17.0	4.3	1328.2	14.5	29.8	23.8	4.8
Feb-05	2123.6	10.1	32.8	17.0	4.3	1326.5	14.4	29.8	23.8	4.8
Jan-05	2129.0	10.1	32.9	16.9	4.3	1328.3	14.4	29.7	23.7	4.8
Dec-04	2151.4	10.0	33.1	17.0	4.2	1321.9	14.5	29.5	24.4	4.8
Nov-04	2109.7	10.2	32.3	17.7	4.3	1319.7	14.7	29.5	24.5	4.8
Oct-04	2101.1	10.3	32.5	17.3	4.3	1318.1	14.7	29.7	24.0	4.8
Sep-04	2085.8	10.3	32.7	16.9	4.3	1306.0	14.7	29.9	23.5	4.9
Aug-04	2066.5	10.3	32.9	16.4	4.3	1291.6	14.8	30.0	23.0	4.9
Jul-04	2048.5	10.3	32.7	16.2	4.3	1278.8	14.9	30.2	22.7	4.9
Jun-04	2041.5	10.2	32.7	15.9	4.3	1277.3	14.7	30.1	22.3	4.9
May-04	2037.6	10.3	33.0	15.7	4.2	1275.7	14.7	30.5	22.1	4.9

Latest
thirteen
months

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

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 (4) Prior to 1983, Total Consumer Credit Market and CU shares include CU 2nd mortgages.

(3) Source: Federal Reserve Statistical Release #G.19.

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