

# MONTHLY CREDIT UNION ESTIMATES

## March 2012 OVERVIEW

**Assets:** Credit union total assets passed the \$1 trillion mark for the first time in March 2012 – ending the month at \$1.02 Trillion. Overall, assets grew by 2.4% in the month and by 4.1% over the past year. Credit union assets have more than doubled since year-end 2000 when they were \$450 billion.

**Loans:** Credit union loans outstanding remained constant during March 2012, after a 0.2% decrease in February. Fixed-rate mortgages led loan growth with a 1.5% increase, followed by used auto loans (0.8%) and new auto loans (0.2%). Credit card loans declined 0.7%, followed by home equity loans (1.0%), adjustable-rate mortgages (1.1%), and unsecured personal loans (1.2%).

**Savings:** Credit union savings balances grew 2.5% in March compared to a 2.1% increase in February. Share drafts led savings growth with a 6.9% increase, followed by regular shares, money market accounts, and individual retirement accounts, which grew 4.7%, 1.9%, and 1.5%, respectively. One-year certificates declined 0.6%.

### 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)
Mar 12	-0.3%	4.2%	2.04%	0.10%	1.93%
Mar 11	-1.2%	3.2%	3.46%	0.16%	3.30%
Mar 10	-1.4%	2.7%	3.72%	0.13%	3.58%
Mar 09	0.1%	6.3%	2.74%	0.18%	2.55%
Mar 08	0.4%	5.0%	3.66%	3.18%	0.49%

**Asset quality:** Credit unions' 60+ day delinquency rate fell slightly from 1.6% in February to 1.5% in March.

**Liquidity:** The loan-to-savings ratio fell slightly from 68% in February to 66% in March. The liquidity ratio (the ratio of surplus funds maturing in less than one year to borrowings plus other liabilities) grew from 21% in February to 22% in March.

**Capital:** The movement's overall capital-to-asset ratio remained at 10%. The total dollar amount of capital is \$102 billion.

Prepared May 3, 2012 by:



Economics and Statistics Department  
[www.cuna.org/data/cu/research/cu\\_stats.html](http://www.cuna.org/data/cu/research/cu_stats.html)

## MONTHLY CREDIT UNION ESTIMATES

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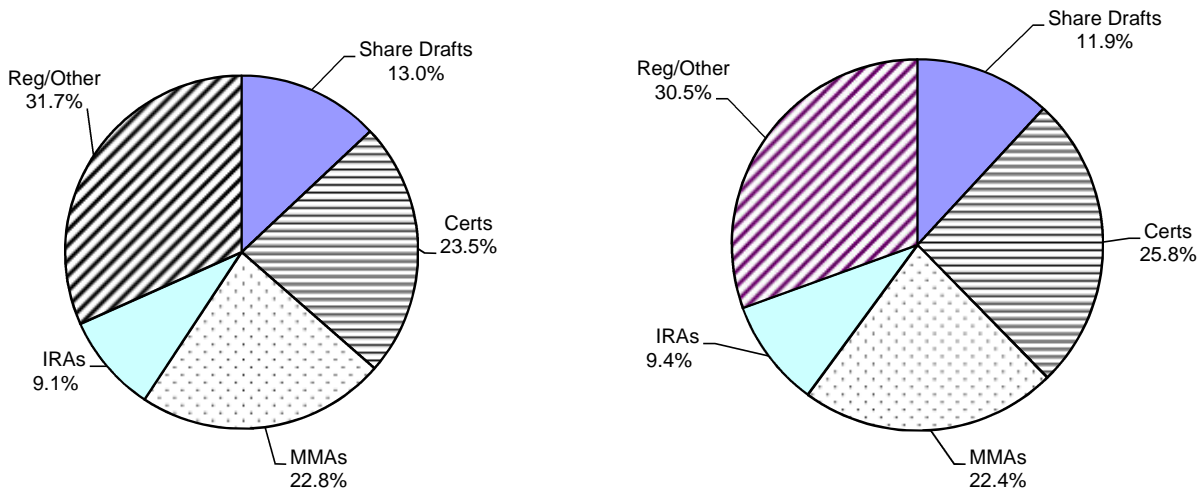
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The estimates in this report are based on information from a monthly sample of credit unions and are revised whenever more complete data are available. The estimates have been revised to reflect benchmark data as of December 2011.

***Look for the April 2012 edition of Monthly Credit Union Estimates during the week of June 4, 2012.***

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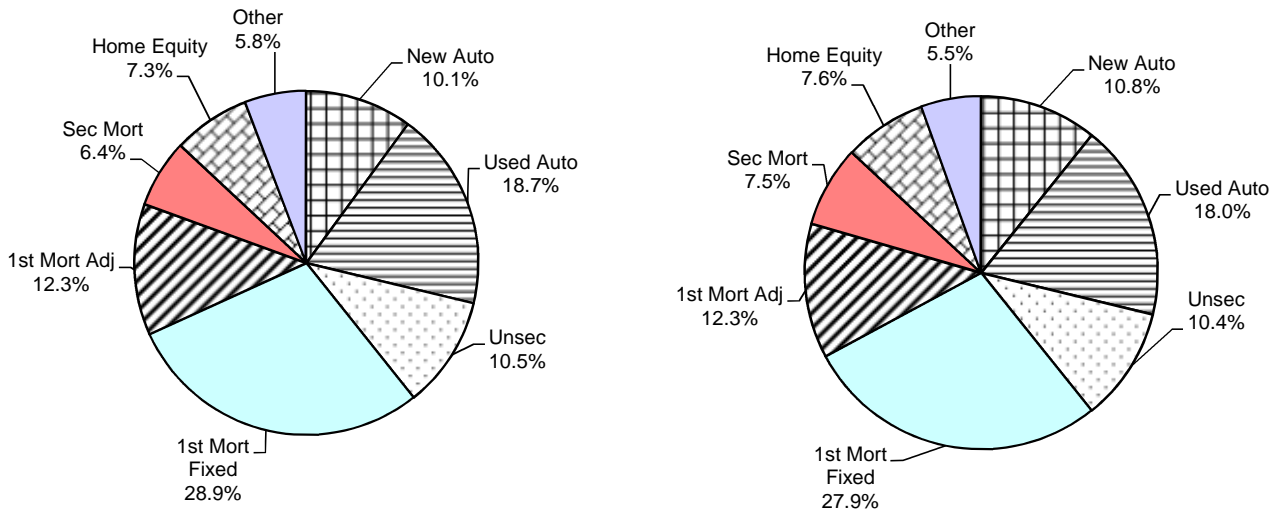
# Distribution of credit union savings



**Mar 12 Savings= \$881.0 Billion**

**Mar-11 Savings= \$829.3 Billion**

# Distribution of credit union loans



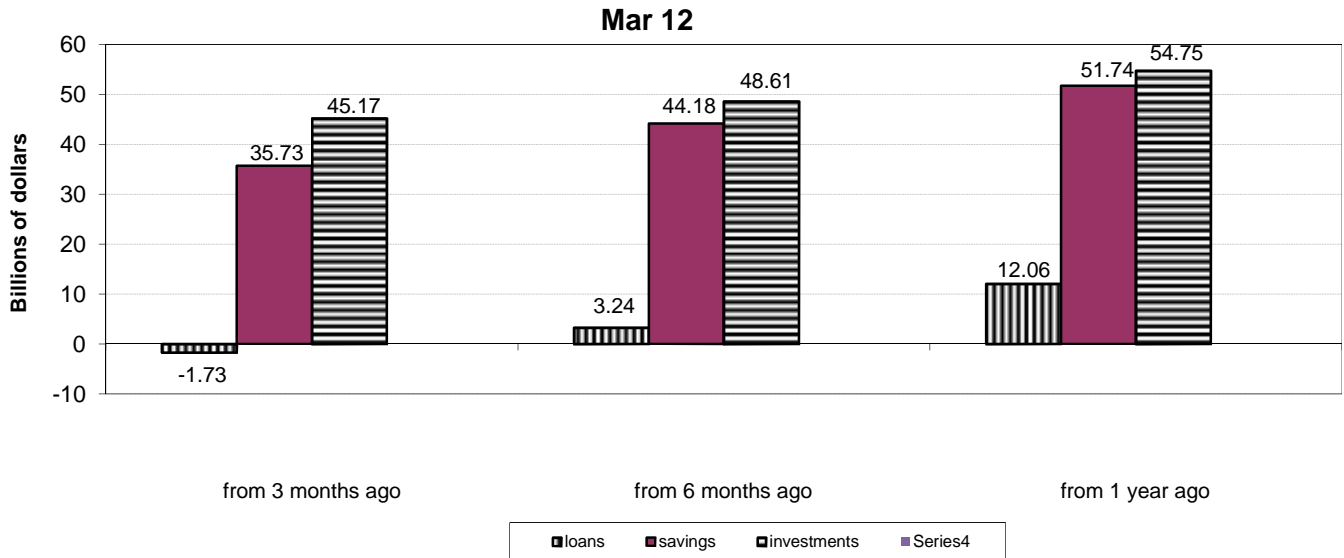
**Mar 12 Loans = \$585.3 Billion**

**Mar-11 Loans = \$573.2 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



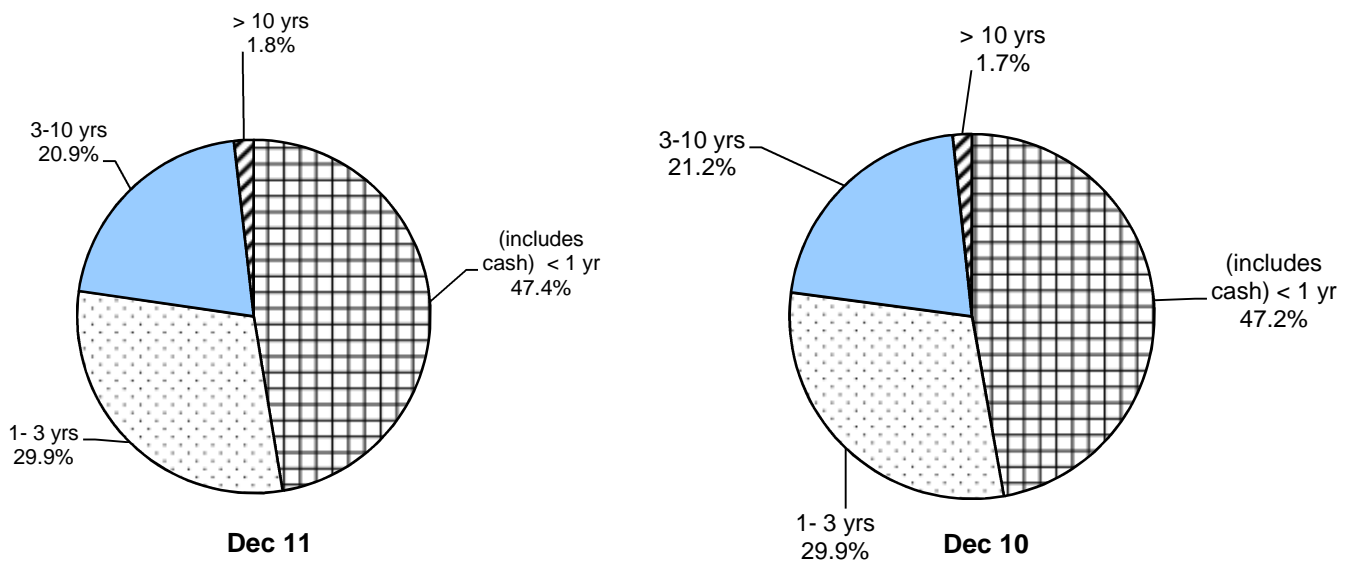
for complete data, see page 5

## Maturity of surplus funds

**December 2011 vs December 2010**

(All Credit Unions)

(sum of cash plus investments)

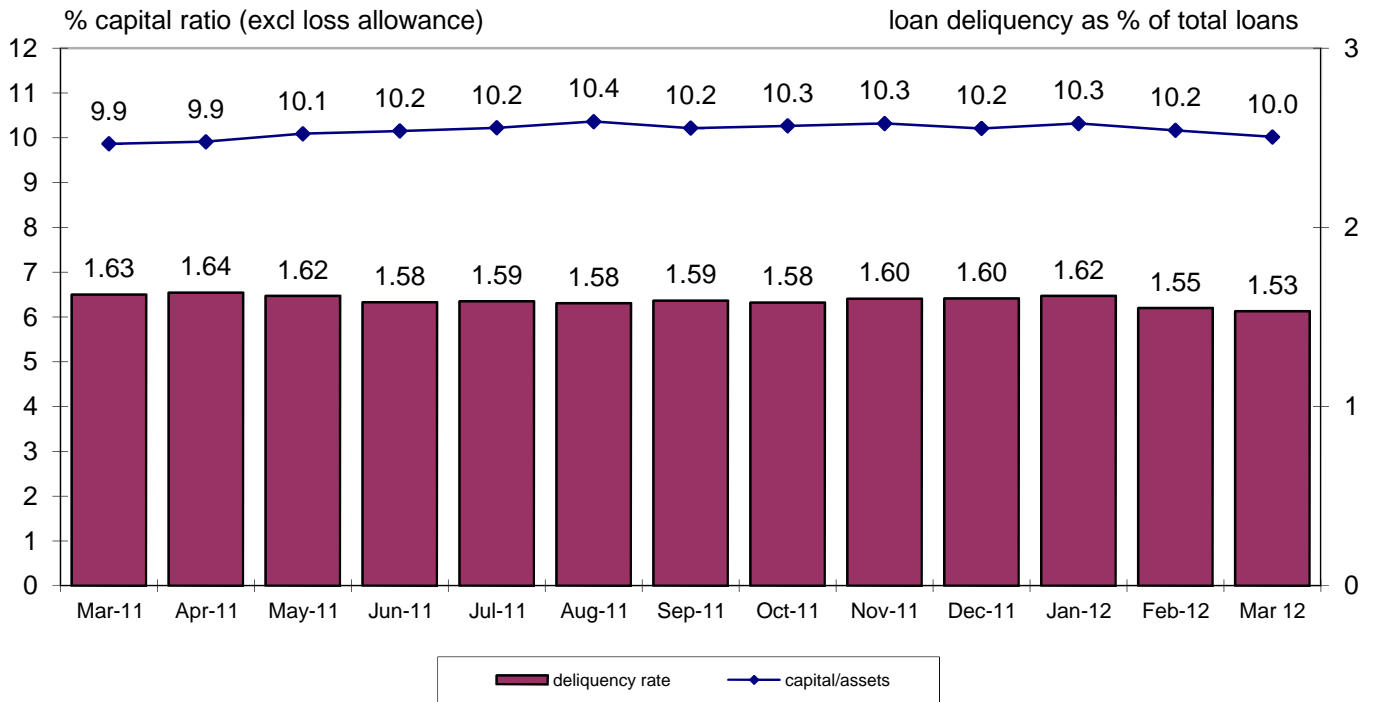


### National Totals

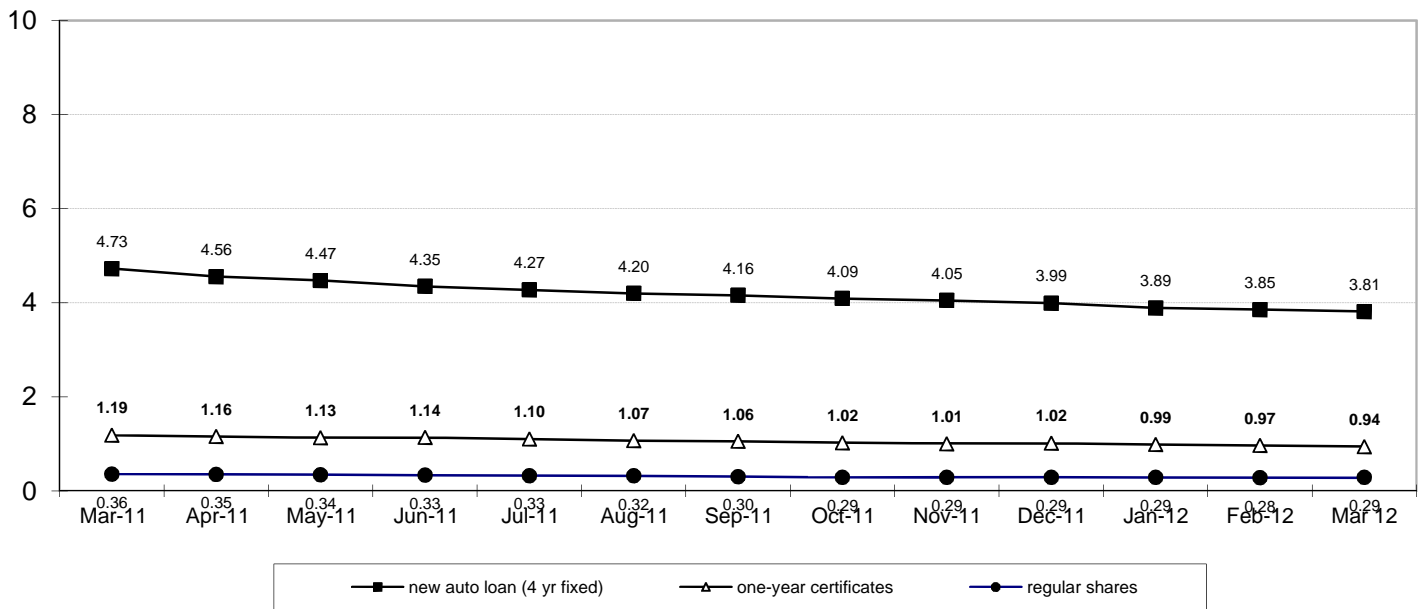
Dec 2011 Total Surplus Funds = \$355.90 Billion

Dec 2010 Total Surplus Funds = \$319.99 Billion

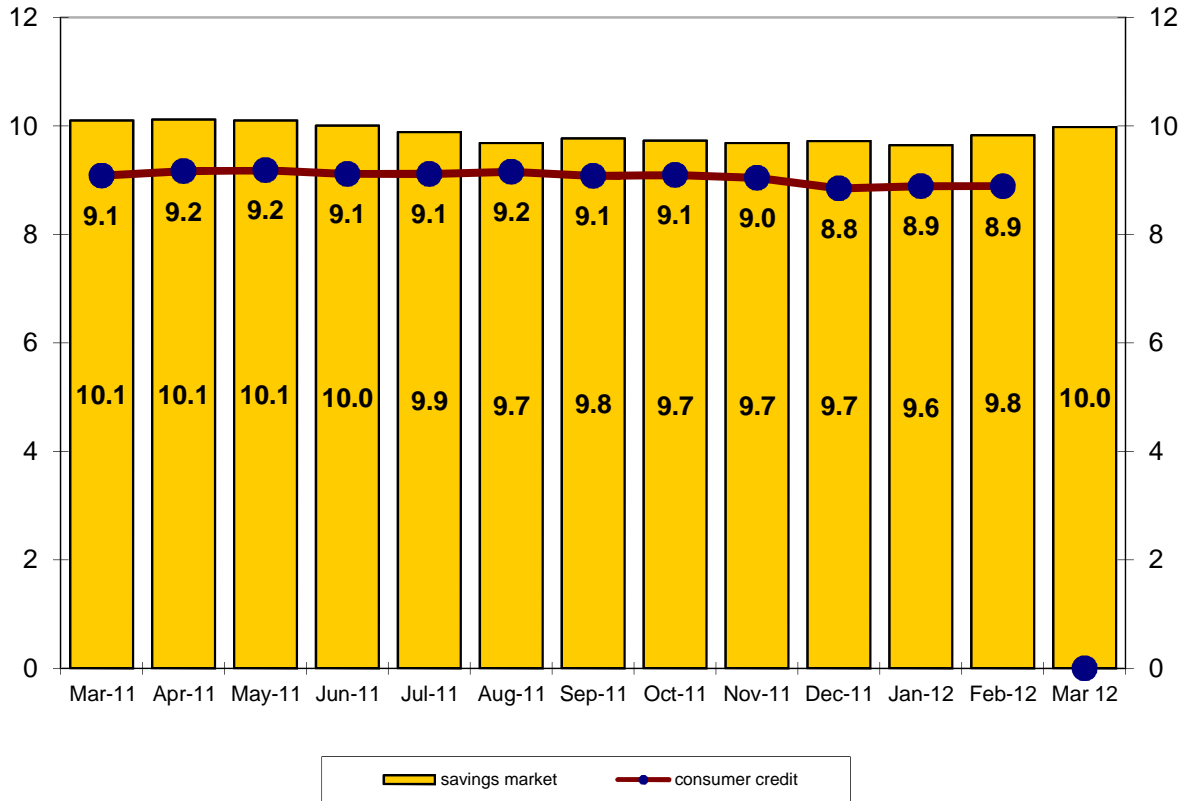
# Capital ratio and delinquency



# Credit union auto loan and savings rates

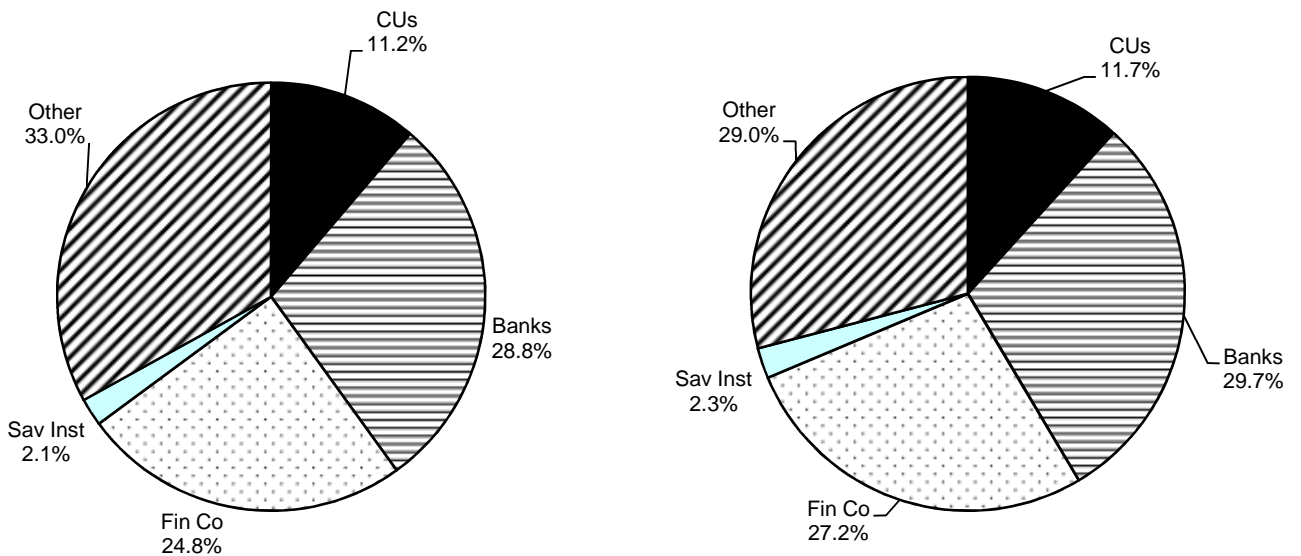


# Savings & Consumer Credit Markets



for more complete data, see pages 9 & 10

# Non-Revolving loan market shares



Feb-12 Non-Rev= \$1,724.3 Billion

Mar-11 Non-Rev= \$1,624.9 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>	<b>Mar 12</b>	\$585.3	\$404.6	\$1,022.8	\$881.0	\$102.5	\$39.3	7,289	95.2	
	<b>% chg, month</b>	0.0%	6.5%	2.4%	2.5%	0.9%	2.6%	-0.4%	0.6%	
	<b>% chg, yr ago</b>	2.1%	15.6%	6.6%	6.2%	8.3%	11.3%	-3.5%	2.5%	
	<b>% chg, YTD</b>	-0.3%	12.6%	4.1%	4.2%	2.2%	7.5%	-0.8%	1.3%	
	<b>Surplus Funds</b>									
<i>Previous twelve months</i>	<b>Feb-12</b>	\$585.0	379.8	\$999.2	\$859.3	\$101.6	\$38.3	7,315	94.7	
	<b>Jan-12</b>	586.1	358.9	980.4	841.8	101.2	37.4	7,342	94.3	
	<b>Dec-11</b>	587.0	359.4	982.1	845.3	100.2	36.5	7,351	94.0	
	<b>Nov-11</b>	584.3	351.2	972.1	836.1	100.3	35.6	7,391	93.8	
	<b>Oct-11</b>	583.9	349.6	971.6	835.7	99.8	36.1	7,413	93.6	
	<b>Sep-11</b>	582.0	356.0	971.2	836.8	99.2	35.2	7,437	93.5	
	<b>Aug-11</b>	580.7	345.6	961.0	826.2	99.6	35.2	7,449	93.3	
	<b>Jul-11</b>	579.0	351.3	965.3	830.7	98.7	35.9	7,480	93.2	
	<b>Jun-11</b>	577.8	348.3	962.5	829.8	97.7	35.0	7,485	93.1	
	<b>May-11</b>	576.3	350.4	962.7	829.2	97.1	36.3	7,507	93.0	
	<b>Apr-11</b>	574.2	358.6	967.5	835.3	95.9	36.3	7,533	93.0	
	<b>Mar-11</b>	573.2	349.9	959.2	829.3	94.6	35.3	7,556	92.9	
	<b>2010</b>	\$580.3	\$320.0	\$934.1	\$803.8	\$93.2	\$37.2	7,597	92.6	
	<b>2009</b>	\$587.4	\$284.3	\$904.0	\$769.4	\$88.7	\$45.9	7,831	92.0	
	<b>2008</b>	\$580.5	\$219.6	\$832.5	\$697.4	\$89.8	\$45.3	8,088	90.7	
	<b>2007</b>	\$544.1	\$200.9	\$776.6	\$652.3	\$88.4	\$35.9	8,396	89.3	
	<b>2006</b>	\$511.1	\$192.2	\$732.5	\$620.6	\$83.8	\$28.1	8,662	88.2	
	<b>2005</b>	\$474.2	\$200.1	\$700.4	\$596.1	\$77.7	\$26.6	9,015	87.0	
	<b>2004</b>	\$428.6	\$215.8	\$668.1	\$574.5	\$72.9	\$20.8	9,346	86.1	
	<b>2003</b>	\$388.5	\$219.2	\$629.1	\$545.0	\$67.6	\$16.5	9,709	84.9	
	<b>2002</b>	\$355.2	\$200.4	\$574.7	\$499.7	\$62.4	\$12.6	10,041	83.4	
	<b>2001</b>	\$330.8	\$166.9	\$514.7	\$448.6	\$56.3	\$9.8	10,356	81.6	
	<b>2000</b>	\$309.3	\$127.5	\$449.8	\$389.3	\$51.4	\$9.1	10,684	79.8	
	<b>1999</b>	\$278.9	\$129.9	\$422.6	\$366.7	\$46.5	\$9.4	11,016	77.5	
		<b>Investments</b>		<b>Cash</b>						
<i>Previous year-end totals</i>	<b>1998</b>	252.3	125.9	9.1	398.9	349.0	43.6	6.3	11,392	75.6
	<b>1997</b>	238.4	105.4	8.1	360.6	315.4	40.0	5.2	11,652	73.5
	<b>1996</b>	220.1	101.0	7.5	336.4	295.1	36.3	5.0	11,884	71.4
	<b>1995</b>	198.4	103.6	7.4	316.4	278.8	32.7	4.9	12,232	69.3
	<b>1994</b>	181.7	104.7	6.5	298.9	263.4	28.6	6.9	12,560	67.4
	<b>1993</b>	157.6	116.5	6.5	286.6	255.5	25.8	5.3	12,978	65.4
	<b>1992</b>	145.5	111.8	6.6	269.3	242.9	21.8	4.6	13,379	63.8
	<b>1991</b>	143.1	90.6	5.4	244.4	221.3	18.6	4.5	13,974	62.4
	<b>1990</b>	141.3	70.0	4.8	221.4	200.8	16.7	3.9	14,532	61.5
	<b>1989</b>	136.5	59.3	4.8	205.8	187.0	15.1	3.7	15,212	60.5
	<b>1988</b>	126.4	61.0	4.2	196.2	178.4	13.5	4.3	15,700	58.6
	<b>1987</b>	110.8	63.0	4.0	181.7	166.0	11.9	3.8	16,277	56.5
	<b>1986</b>	96.4	61.9	4.0	166.1	152.7	10.4	3.0	16,910	54.1
	<b>1985</b>	574.2	339.5		948.4	817.9	94.1	36.4	7579	92.6
	<b>1984</b>	75.4	32.1	2.6	113.0	102.6	7.5	2.9	18375	49.3
<b>1983</b>	60.5	33.3	2.2	98.0	89.7	6.3	2.3	19095	47.5	
<b>1982</b>	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		
<b>Mar 12</b>	66.4 %	10.0 %	2.1 %	47.5 %	1.7 %	11.8 %	37.0 %	49.3 %	
<b>Feb-12</b>	68.1	10.2	2.1	48.6	1.7	12.1	35.5	48.2	
<b>Jan-12</b>	69.6	10.3	2.3	49.9	1.7	12.7	33.4	46.5	
<b>Dec-11</b>	69.4	10.2	2.3	49.1	1.8	12.5	34.3	47.4	
<b>Nov-11</b>	69.9	10.3	2.5	50.0	2.2	12.8	32.4	45.2	
<b>Oct-11</b>	69.9	10.3	3.3	49.2	3.0	12.7	31.8	45.5	
<b>Sep-11</b>	69.5	10.2	3.7	47.3	2.6	12.5	33.8	47.0	
<b>Aug-11</b>	70.3	10.4	3.4	48.3	2.9	13.3	32.0	46.0	
<b>Jul-11</b>	69.7	10.2	3.4	48.0	3.1	13.3	32.2	46.1	
<b>Jun-11</b>	69.6	10.2	3.6	47.6	3.4	12.8	32.5	45.9	
<b>May-11</b>	69.5	10.1	3.4	48.0	3.7	13.0	31.9	44.9	
<b>Apr-11</b>	68.7	9.9	3.1	46.1	3.9	12.4	34.4	47.0	
<b>Mar-11</b>	69.1	9.9	3.6	45.9	4.2	12.6	33.6	47.1	
<b>Cash</b>									
<b>2010</b>	72.2 %	10.0 %	3.4 %	45.5 %	5.5 %	13.5 %	32.1 %	47.2 %	
<b>2009</b>	76.3	9.8	2.5	38.5	12.0	13.3	33.7	53.6	
<b>2008</b>	83.2	10.8	1.9	37.0	15.1	12.9	33.2	55.4	
<b>2007</b>	83.4	11.4	2.4	33.0	19.7	8.4	36.5	60.9	
<b>2006</b>	82.3	11.4	1.1	36.3	17.9	8.4	36.3	60.3	
<b>2005</b>	79.5	11.1	1.3	42.0	16.1	10.7	29.9	55.3	
<b>2004</b>	74.6	10.9	1.8	41.7	15.0	12.0	29.5	49.7	
<b>2003</b>	71.3	10.7	1.8	41.5	13.9	12.3	30.5	49.0	
<b>2002</b>	71.1	10.9	3.1	1.5	38.3	12.5	11.9	32.8	56.5
<b>2001</b>	73.7	10.9	3.3	1.8	36.0	10.8	11.4	36.7	59.0
<b>2000</b>	79.5	11.4	4.2	3.3	39.4	10.7	10.2	32.1	60.0
<b>1999</b>	76.1	11.0	20.3	4.6	38.1	17.4	12.3	7.3	58.1
<b>1998</b>	72.3	10.9	6.7	6.9	33.2	27.7	16.1	9.4	64.3
<b>1997</b>	75.6	11.1	7.1	10.5	35.4	23.7	15.0	8.3	63.0
<b>1996</b>	74.6	10.8	6.9	13.1	35.1	21.7	15.1	8.1	59.3
<b>1995</b>	71.1	10.3	6.6	13.0	33.6	23.1	15.4	8.3	63.9
<b>1994</b>	69.0	9.6	5.3	16.5	32.8	22.3	14.8	8.3	58.9
<b>1993</b>	61.7	9.0	5.3	15.5	26.5	26.6	17.8	8.3	58.9
<b>1992</b>	59.9	8.1	5.6	14.8	22.2	30.4	19.1	7.9	62.9
<b>1991</b>	64.7	7.6	6.5	10.6	16.6	33.1	26.5	6.7	72.1
<b>1990</b>	70.4	7.6	7.4	9.7	16.6	28.2	30.5	7.5	78.2
<b>1989</b>	73.0	7.3	7.4	9.7	16.6	28.2	30.5	7.5	78.2
<b>1988</b>	70.9	6.8	6.4	12.8	16.8	21.2	35.7	7.2	71.2
<b>1987</b>	66.8	6.5	6.0	13.6	14.3	20.3	38.6	7.3	70.9
<b>1986</b>	63.1	6.2	6.1	10.8	12.7	22.0	39.0	9.3	74.7
<b>1985</b>	67.8	6.5	6.7	10.3	14.4	21.9	39.2	7.6	79.6
<b>1984</b>	73.6	6.7	7.4	9.6	17.2	20.7	38.7	6.4	78.0
<b>1983</b>	67.5	6.4	6.1	9.0	16.2	21.0	41.2	6.5	79.3
<b>1982</b>	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
<i>Latest thirteen months</i>	Mar 12	1.53 %	3.8 %	4.4 %	10.0 %	11.5 %	4.3 %	10.1 %	18.7 %	10.5 %	28.9 %	12.3 %	6.4 %	7.3 %	5.8 %
	Feb-12	1.55	3.9	4.5	10.1	11.6	4.3	10.0	18.6	10.6	28.5	12.5	6.4	7.3	6.0
	Jan-12	1.62	3.9	4.5	10.1	11.6	4.3	10.1	18.5	10.8	28.4	12.3	6.5	7.4	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
	Apr-11	1.64	4.6	5.1	10.2	11.7	4.3	10.7	18.1	10.4	27.5	12.4	7.4	7.5	6.0
	Mar-11	1.63	4.7	5.2	10.1	11.7	4.4	10.8	18.0	10.4	27.9	12.3	7.5	7.6	5.5
<i>Previous year-end totals</i>	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*
<b>Year-End 2011</b>	4.05	0.92	312	131	326	117	50	68
<b>3rd Quarter 2011</b>	4.07	0.93	314	129	328	115	50	65
<b>Mid-Year 2011</b>	4.14	0.96	318	127	316	128	51	77
<b>2010</b>	4.46	1.21	325	133	319	139	78	50
<b>2009</b>	4.91	1.73	318	161	315	165	111	18
<b>2008</b>	5.56	2.41	314	136	335	116	85	31
<b>2007</b>	5.89	2.78	310	136	338	107	43	64
<b>2006</b>	5.52	2.35	317	129	333	113	31	82
<b>2005</b>	4.97	1.73	324	125	324	125	39	85
<b>2004</b>	4.72	1.41	331	116	320	126	35	92
<b>2003</b>	5.03	1.65	338	114	319	132	34	98
<b>2002</b>	5.89	2.28	361	105	325	141	35	107
<b>2001</b>	6.93	3.35	358	105	335	128	33	95
<b>2000</b>	7.34	3.56	377	95	339	133	31	102
<b>1999</b>	7.07	3.36	371	89	332	127	34	93
<b>1998</b>	7.38	3.57	381	86	331	136	42	95
<b>1997</b>	7.54	3.61	393	81	329	145	43	102
<b>1996</b>	7.47	3.56	391	77	323	145	32	113
<b>1995</b>	7.39	3.54	385	70	317	139	26	113
<b>1994</b>	6.84	2.98	386	64	305	145	24	121
<b>1993</b>	7.04	3.07	397	71	301	167	28	139
<b>1992</b>	7.95	3.87	408	71	306	173	36	136
<b>1991</b>	9.16	5.27	389	65	314	139	45	94
<b>1990</b>	9.88	5.94	394	61	319	137	42	95
<b>1989</b>	10.00	6.02	398	58	319	137	43	94
<b>1988</b>	9.56	5.63	392	52	307	138	39	99
<b>1987</b>	9.43	5.56	387	45	300	131	37	94
<b>1986</b>	10.26	6.32	394	54	311	136	36	100
<b>1985</b>	11.43	7.10	433	48	336	145	29	116
<b>1984</b>	11.96	7.36	460	40	347	153		
<b>1983</b>	11.65	7.04	461	35	368	128		
<b>1982</b>	12.82	7.53	529		418			
<b>1981</b>	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)
<b>Mar 12</b>	13.0 %	23.5 %	22.8 %	9.1 %	31.7 %	0.3 %	0.3 %	0.9 %	0.4 %	8,826	10.0 %	73.3 %	7.3 %
<b>Feb-12</b>	12.5	24.2	23.0	9.2	31.2	0.3	0.3	1.0	0.4	8,743	9.8	73.2	7.4
<b>Jan-12</b>	11.8	24.7	23.2	9.3	31.0	0.3	0.2	1.0	0.4	8,742	9.6	72.5	7.9
<b>Dec-11</b>	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
<b>Nov-11</b>	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
<b>Oct-11</b>	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
<b>Sep-11</b>	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
<b>Aug-11</b>	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
<b>Jul-11</b>	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
<b>Jun-11</b>	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
<b>May-11</b>	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
<b>Apr-11</b>	12.3	25.6	22.3	9.4	30.5	0.4	0.3	1.2	0.6	8,241	10.1	70.9	8.4
<b>Mar-11</b>	11.9	25.8	22.4	9.4	30.5	0.4	0.3	1.2	0.6	8,193	10.1	70.6	8.4
<b>2010</b>	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 %
<b>2009</b>	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
<b>2008</b>	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
<b>2007</b>	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
<b>2006</b>	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
<b>2005</b>	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
<b>2004</b>	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
<b>2003</b>	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
<b>2002</b>	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
<b>2001</b>	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
<b>2000</b>	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
<b>1999</b>	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
<b>1998</b>	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
<b>1997</b>	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
<b>1996</b>	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
<b>1995</b>	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
<b>1994</b>	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
<b>1993</b>	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
<b>1992</b>	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
<b>1991</b>	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
<b>1990</b>	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
<b>1989</b>	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
<b>1988</b>	9.3	17.1		13.7		6.0	5.2	8.0	6.9	2,892	6.2	47.1	34.5
<b>1987</b>	9.4	14.1		13.6		5.9	5.2	7.1		2,703	6.1	46.7	35.3
<b>1986</b>	9.1	13.7		12.7		6.2	5.5	7.0		2,580	5.9	47.0	35.4
<b>1985</b>	8.9	17.5		11.0		7.3	6.2	8.8		2,348	5.3	46.9	36.9
<b>1984</b>	8.6	20.4		8.5		7.5	6.5	10.0		2,156	4.8	46.2	37.9
<b>1983</b>	8.0	19.1		5.5		7.4	6.3			1,950	4.6	46.6	38.0
<b>1982</b>	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)
<b>Mar 12</b>	N/A	N/A %	N/A %	N/A %	N/A %	N/A	N/A %	N/A %	N/A %	N/A %
<b>Feb-12</b>	2518.6	8.9	42.7	19.8	3.7	1724.3	11.2	28.8	24.8	2.1
<b>Jan-12</b>	2536.5	8.9	42.9	19.9	3.6	1690.6	11.5	29.1	25.3	2.1
<b>Dec-11</b>	2521.0	8.8	43.7	20.1	3.7	1681.0	11.6	29.2	25.4	2.2
<b>Nov-11</b>	2490.8	9.0	43.5	20.2	3.7	1674.0	11.6	29.3	25.5	2.2
<b>Oct-11</b>	2469.5	9.1	43.4	20.3	3.7	1673.3	11.5	29.3	25.8	2.2
<b>Sep-11</b>	2466.7	9.1	43.5	20.4	3.6	1659.1	11.6	29.5	26.2	2.2
<b>Aug-11</b>	2453.2	9.2	43.9	20.6	3.6	1651.7	11.6	29.7	26.2	2.2
<b>Jul-11</b>	2441.3	9.1	43.9	20.6	3.6	1636.9	11.7	30.0	26.4	2.2
<b>Jun-11</b>	2424.3	9.1	44.2	20.7	3.6	1628.8	11.7	29.9	26.4	2.3
<b>May-11</b>	2410.3	9.2	44.2	20.7	3.6	1625.5	11.7	30.0	26.7	2.3
<b>Apr-11</b>	2404.3	9.2	44.2	20.9	3.6	1622.3	11.7	29.7	27.2	2.3
<b>Mar-11</b>	2401.9	9.1	44.1	21.2	3.5	1624.9	11.7	29.7	27.2	2.3
<b>2010</b>	2434.7	9.3 %	45.1 %	21.3 %	3.6 %	1606.8	12.1 %	31.7 %	26.2 %	2.3 %
<b>2009</b>	2478.9	9.6	34.5	19.7	3.1	1585.5	12.9	30.9	28.0	2.5
<b>2008</b>	2592.1	9.1	33.9	22.2	3.3	1605.3	12.7	30.3	31.5	2.8
<b>2007</b>	2551.9	9.2	31.5	22.9	3.6	1582.3	12.9	28.5	31.5	2.9
<b>2006</b>	2418.3	9.7	30.7	22.1	4.0	1513.2	13.8	27.4	29.9	3.5
<b>2005</b>	2326.5	9.8	30.4	22.2	4.7	1476.7	13.8	26.8	30.5	4.6
<b>2004</b>	2151.4	10.0	32.7	17.1	4.2	1323.5	14.5	29.4	24.7	4.8
<b>2003</b>	2050.1	10.0	32.2	14.4	3.8	1262.5	14.5	29.8	20.4	4.3
<b>2002</b>	1938.1	10.1	30.3	12.3	3.5	1194.9	14.5	29.8	16.6	4.4
<b>2001</b>	1856.7	10.2	30.1	12.8	3.7	1126.4	14.9	29.6	18.3	4.6
<b>2000</b>	1719.0	10.7	31.5	12.8	3.8	1034.6	15.7	31.3	17.7	4.6
<b>1999</b>	1542.4	10.9	32.4	13.1	4.0	928.4	15.8	33.4	18.2	4.9
<b>1998</b>	1430.6	10.9	35.6	12.8	3.6	844.1	16.1	35.4	17.9	4.6
<b>1997</b>	1333.8	11.4	38.4	12.6	3.5	789.3	16.8	37.1	16.5	4.5
<b>1996</b>	1271.7	11.3	41.4	12.2	3.5	749.4	16.9	39.8	16.4	4.6
<b>1995</b>	1168.0	11.3	43.0	13.0	3.4	703.9	16.5	41.4	17.6	4.5
<b>1994</b>	1021.0	11.7	44.9	13.2	3.8	637.8	16.6	43.4	17.0	4.6
<b>1993</b>	886.2	11.5	44.7	13.1	4.3	561.2	16.0	43.8	16.5	4.9
<b>1992</b>	824.8	11.1	44.0	14.3	4.5	532.5	15.4	43.2	18.3	5.2
<b>1991</b>	815.6	11.1	45.4	14.9	5.2	538.5	15.4	43.1	19.2	6.3
<b>1990</b>	823.6	11.0	46.4	16.2	6.0	573.5	14.9	43.3	20.5	7.4
<b>1989</b>	*** 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.