

Frequently Requested Credit Union and Bank Comparisons

Credit Union National Association
Policy Analysis Department
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Frequently Requested U.S. Credit Union/Commercial Bank Comparisons

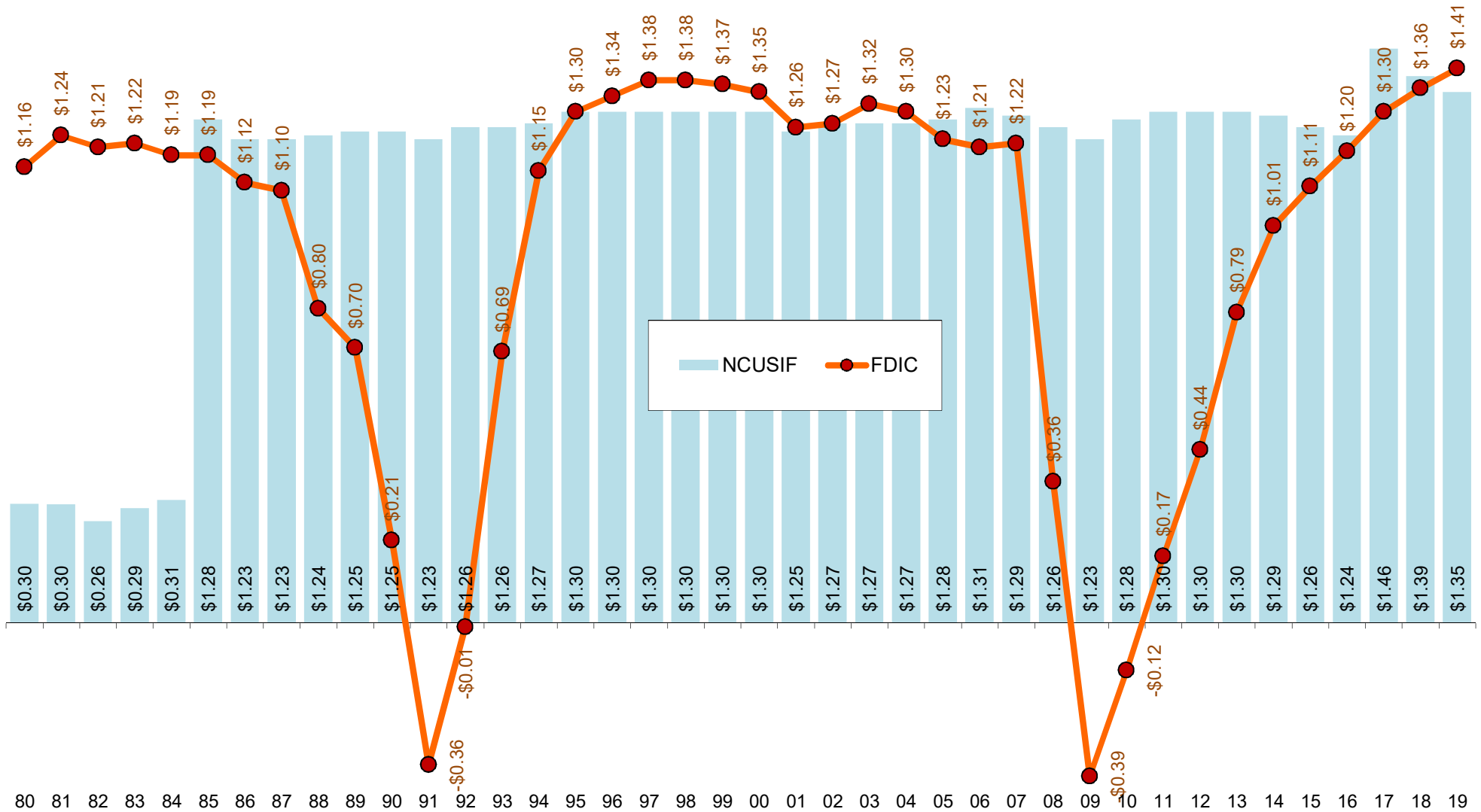
Year	Insurance Fund Ratio (per \$100 Insured)		Net Income Ratio		Equity Capital Ratio		Loan Delinquency Ratio (% of Loans & Leases)		Net Chargeoff Ratio (% of Loans & Leases)		Total Assets (billions)		Average size (millions)		Asset Growth		Loan Growth		New Charters	
	NCUSIF	FDIC*	CUs	Banks	CUs	Banks	CUs (60+)	Banks (90+)	CUs	Banks	CUs	Banks	CUs	Banks	CUs	Banks	CUs	Banks	CUs	Banks
80	\$0.30	\$1.16	0.30%	0.73%	6.04%	5.80%	3.32%	NA	NA	NA	\$69.0	\$1,855.7	\$3.2	\$128.6					NA	205
81	\$0.30	\$1.24	0.82%	0.76%	6.58%	5.83%	3.18%	NA	NA	NA	\$72.3	\$2,029.0	\$3.5	\$140.8	4.8%	9.3%	3.4%	11.1%	NA	198
82	\$0.26	\$1.21	0.80%	0.70%	6.84%	5.87%	3.26%	NA	NA	NA	\$82.7	\$2,193.3	\$4.2	\$151.8	14.4%	8.1%	2.2%	8.0%	NA	317
83	\$0.29	\$1.22	1.05%	0.66%	6.42%	6.00%	2.37%	NA	NA	NA	\$98.0	\$2,342.1	\$5.1	\$161.9	18.5%	6.8%	17.5%	7.3%	NA	361
84	\$0.31	\$1.19	1.35%	0.64%	6.66%	6.14%	2.05%	2.89%	NA	NA	\$113.0	\$2,508.9	\$6.1	\$173.1	15.3%	7.1%	24.7%	14.4%	NA	391
85	\$1.28	\$1.19	1.21%	0.69%	6.47%	6.19%	2.14%	2.69%	NA	NA	\$137.1	\$2,730.7	\$7.8	\$189.4	21.3%	8.8%	12.8%	7.9%	NA	331
86	\$1.23	\$1.12	1.04%	0.61%	6.18%	6.19%	2.19%	2.76%	NA	NA	\$166.1	\$2,940.7	\$9.8	\$206.9	21.2%	7.7%	13.4%	7.5%	NA	259
87	\$1.23	\$1.10	0.97%	0.09%	6.48%	6.02%	1.93%	3.46%	NA	NA	\$181.7	\$2,999.9	\$11.2	\$218.6	9.4%	2.0%	14.7%	4.0%	41	220
88	\$1.24	\$0.80	0.98%	0.80%	6.80%	6.31%	1.80%	2.92%	NA	NA	\$196.8	\$3,116.0	\$12.5	\$238.5	8.3%	3.9%	14.3%	5.6%	33	272
89	\$1.25	\$0.70	0.92%	0.50%	7.32%	6.21%	1.77%	2.99%	NA	NA	\$205.8	\$3,287.2	\$13.6	\$258.7	4.6%	5.5%	8.0%	6.4%	19	246
90	\$1.25	\$0.26	0.89%	0.48%	7.55%	6.45%	1.68%	3.68%	NA	NA	\$221.4	\$3,369.9	\$15.2	\$273.5	7.6%	2.5%	1.3%	2.4%	10	169
91	\$1.23	-\$0.31	0.94%	0.53%	7.63%	6.75%	1.58%	3.69%	NA	NA	\$244.5	\$3,413.7	\$17.5	\$286.7	10.5%	1.3%	2.5%	-2.8%	7	168
92	\$1.26	-\$0.01	1.37%	0.93%	8.10%	7.51%	1.28%	3.06%	0.60%	1.27%	\$269.3	\$3,486.4	\$20.1	\$304.5	10.1%	2.1%	2.8%	-1.1%	1	73
93	\$1.26	\$0.69	1.39%	1.20%	9.00%	8.00%	1.05%	1.97%	0.49%	0.85%	\$286.6	\$3,684.8	\$22.1	\$336.4	6.4%	5.7%	8.1%	5.7%	4	61
94	\$1.27	\$1.15	1.22%	1.15%	9.57%	7.78%	0.88%	1.29%	0.40%	0.50%	\$298.9	\$3,984.9	\$23.8	\$382.0	4.3%	8.1%	15.3%	9.7%	13	51
95	\$1.30	\$1.30	1.12%	1.17%	10.30%	8.03%	0.95%	1.17%	0.41%	0.49%	\$316.4	\$4,312.7	\$25.9	\$433.8	5.9%	8.2%	9.0%	10.4%	14	102
96	\$1.30	\$1.34	1.10%	1.19%	10.79%	8.20%	1.02%	1.06%	0.50%	0.58%	\$330.8	\$4,578.3	\$27.8	\$480.5	4.6%	6.3%	11.0%	8.0%	20	147
97	\$1.30	\$1.38	1.02%	1.23%	11.10%	8.44%	1.01%	0.98%	0.59%	0.64%	\$360.6	\$5,014.9	\$30.9	\$548.6	9.0%	9.5%	8.4%	5.6%	15	189
98	\$1.30	\$1.38	0.95%	1.19%	10.92%	8.49%	0.88%	0.96%	0.59%	0.67%	\$398.9	\$5,440.9	\$35.0	\$620.1	10.6%	8.5%	5.7%	8.8%	8	189
99	\$1.30	\$1.37	0.93%	1.31%	11.00%	8.52%	0.75%	0.95%	0.50%	0.61%	\$422.6	\$5,734.8	\$38.4	\$668.4	6.6%	5.4%	10.6%	7.8%	13	230
00	\$1.30	\$1.35	1.02%	1.18%	11.14%	8.50%	0.74%	1.12%	0.42%	0.67%	\$449.8	\$6,238.7	\$42.7	\$750.3	6.4%	8.8%	10.9%	9.3%	12	190
01	\$1.25	\$1.26	0.95%	1.16%	10.93%	9.06%	0.85%	1.41%	0.46%	0.95%	\$515.1	\$6,552.0	\$50.5	\$810.9	14.5%	5.0%	7.0%	1.8%	10	126
02	\$1.27	\$1.27	1.07%	1.32%	10.85%	9.15%	0.79%	1.46%	0.52%	1.12%	\$574.2	\$7,076.9	\$58.0	\$897.3	11.5%	8.0%	7.4%	7.0%	8	91
03	\$1.27	\$1.32	0.98%	1.40%	10.77%	9.10%	0.77%	1.20%	0.56%	0.89%	\$629.0	\$7,601.5	\$65.7	\$978.4	9.5%	7.4%	9.3%	6.5%	12	110
04	\$1.27	\$1.30	0.92%	1.30%	11.00%	10.10%	0.72%	0.86%	0.53%	0.63%	\$668.1	\$8,415.6	\$72.5	\$1,103.0	6.2%	10.7%	10.3%	10.8%	4	122
05	\$1.28	\$1.23	0.86%	1.30%	11.28%	10.09%	0.73%	0.75%	0.54%	0.56%	\$700.5	\$9,040.3	\$78.9	\$1,201.2	4.8%	7.4%	10.6%	9.7%	9	166
06	\$1.31	\$1.21	0.83%	1.33%	11.57%	10.21%	0.68%	0.80%	0.45%	0.41%	\$732.5	\$10,091.5	\$85.8	\$1,363.5	4.6%	11.6%	7.8%	11.1%	6	178
07	\$1.29	\$1.22	0.64%	0.93%	11.43%	10.23%	0.93%	1.33%	0.51%	0.62%	\$776.6	\$11,176.1	\$93.1	\$1,534.5	6.0%	10.7%	6.5%	10.8%	4	164
08	\$1.26	\$0.36	0.31%	0.13%	10.60%	9.38%	1.37%	2.95%	0.84%	1.32%	\$825.8	\$12,308.9	\$103.7	\$1,737.1	7.2%	10.1%	6.7%	3.2%	4	89
09	\$1.23	-\$0.39	0.18%	-0.10%	9.91%	10.89%	1.82%	5.60%	1.21%	2.60%	\$896.8	\$11,822.8	\$116.3	\$1,732.1	8.6%	-3.9%	1.2%	-6.0%	3	25
10	\$1.28	-\$0.12	0.50%	0.65%	10.06%	11.09%	1.75%	4.96%	1.14%	2.67%	\$926.6	\$12,065.5	\$123.8	\$1,822.4	3.3%	2.1%	-1.2%	1.5%	5	9
11	\$1.30	\$0.17	0.68%	0.90%	10.22%	11.10%	1.60%	4.26%	0.91%	1.61%	\$974.2	\$12,648.9	\$134.6	\$2,011.0	5.1%	4.8%	1.2%	2.6%	1	3
12	\$1.30	\$0.44	0.84%	1.00%	10.44%	11.11%	1.15%	3.62%	0.73%	1.11%	\$1,034.9	\$13,391.0	\$148.8	\$2,196.7	6.2%	5.9%	4.8%	5.9%	5	0
13	\$1.30	\$0.79	0.77%	1.06%	10.78%	11.11%	1.01%	2.64%	0.57%	0.70%	\$1,075.3	\$13,687.0	\$161.0	\$2,329.3	3.9%	2.2%	7.3%	3.3%	1	1
14	\$1.29	\$1.01	0.80%	1.00%	10.97%	11.10%	0.85%	1.95%	0.49%	0.49%	\$1,136.1	\$14,493.0	\$177.6	\$2,568.3	5.7%	5.9%	10.4%	5.7%	1	0
15	\$1.26	\$1.11	0.75%	1.04%	10.93%	11.25%	0.81%	1.54%	0.48%	0.43%	\$1,219.2	\$14,893.4	\$198.5	\$2,790.1	7.3%	2.8%	10.5%	7.2%	0	1
16	\$1.24	\$1.20	0.76%	1.02%	10.90%	11.12%	0.83%	1.40%	0.55%	0.46%	\$1,309.1	\$15,627.7	\$221.8	\$3,057.1	7.4%	4.9%	10.6%	5.4%	0	0
17	\$1.46	\$1.30	0.78%	0.96%	10.95%	11.25%	0.81%	1.17%	0.60%	0.48%	\$1,396.6	\$16,217.9	\$250.6	\$3,297.7	6.7%	3.8%	10.2%	4.7%	3	5
18	\$1.39	\$1.36	0.92%	1.35%	11.30%	11.29%	0.71%	0.95%	0.58%	0.46%	\$1,472.1	\$16,728.1	\$273.9	\$3,547.8	5.4%	3.1%	9.0%	5.1%	1	7
19	\$1.35	\$1.41	0.94%	1.29%	11.37%	11.35%	0.70%	0.85%	0.56%	0.49%	\$1,584.7	\$17,491.5	\$296.4	\$3,871.5	7.7%	4.6%	6.2%	4.3%	2	13

Notes:
 NCUSIF & FDIC fiscal years end in December. Prior to 1995, NCUSIF's fiscal year ended in September.
 Insurance fund equity is expressed in dollars per \$100 insured.
 * Bank fund ratio is Depository Insurance Fund (DIF) for 2006+ (BIF in previous years).

Sources:
 Insurance fund information from NCUSIF, FDIC.
 Credit union information: NCUA and CUNA, Economics & Statistics Department.
 Commercial bank information: FDIC. Commercial bank information excludes both FDIC-insured and FSUC-insured savings institutions.

Figure 1: Insurance Fund Ratios

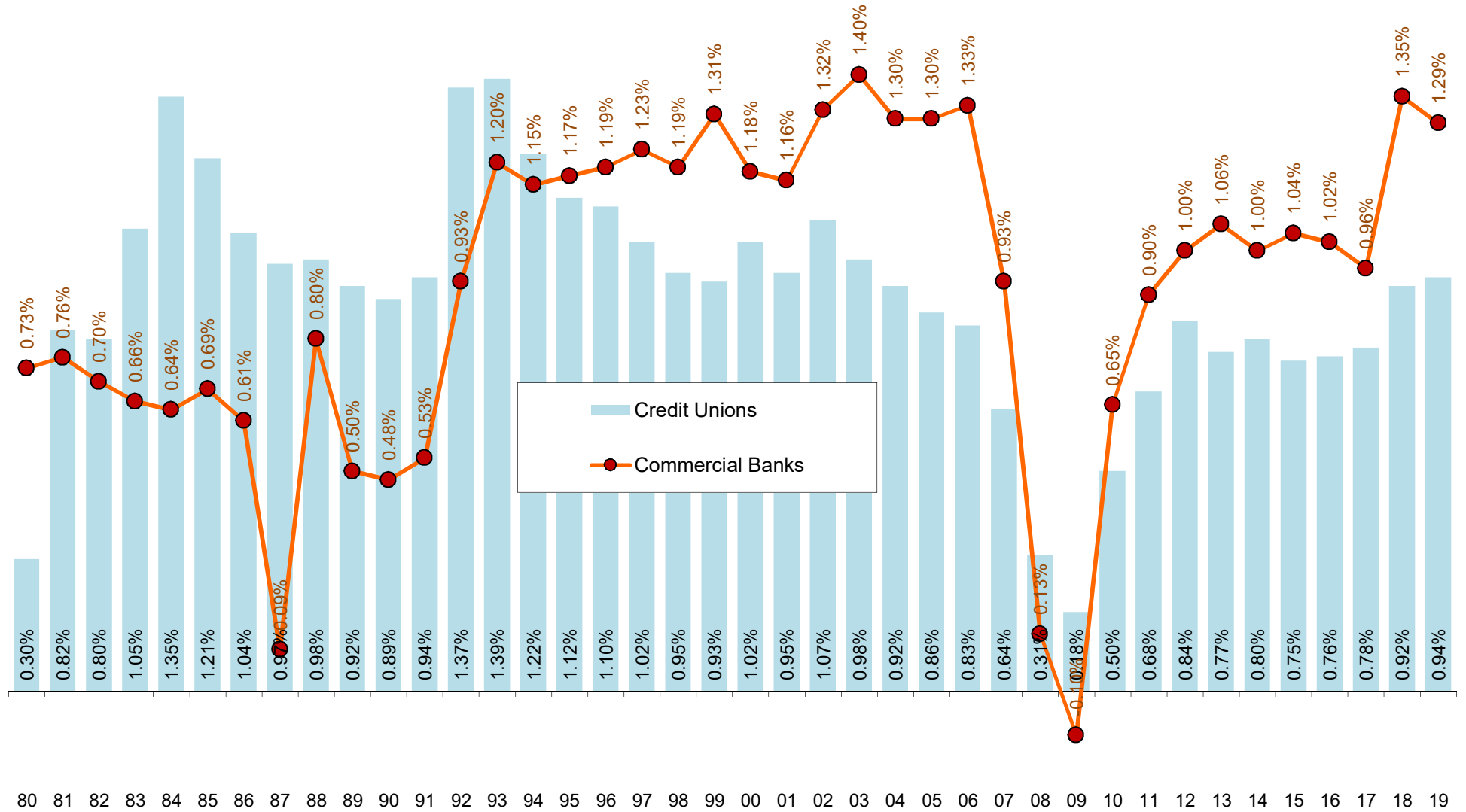
\$ per \$100 Insured // Credit Union & Bank Insurance Funds



Source: FDIC & NCUSIF. FDIC-BIF & FDIC-SAIF were recently merged. Bank fund represents FDIC-DIF (BIF & SAIF Combined) in 2006+, but is FDIC-BIF prior to 2006.

Figure 2: Net Income Ratios

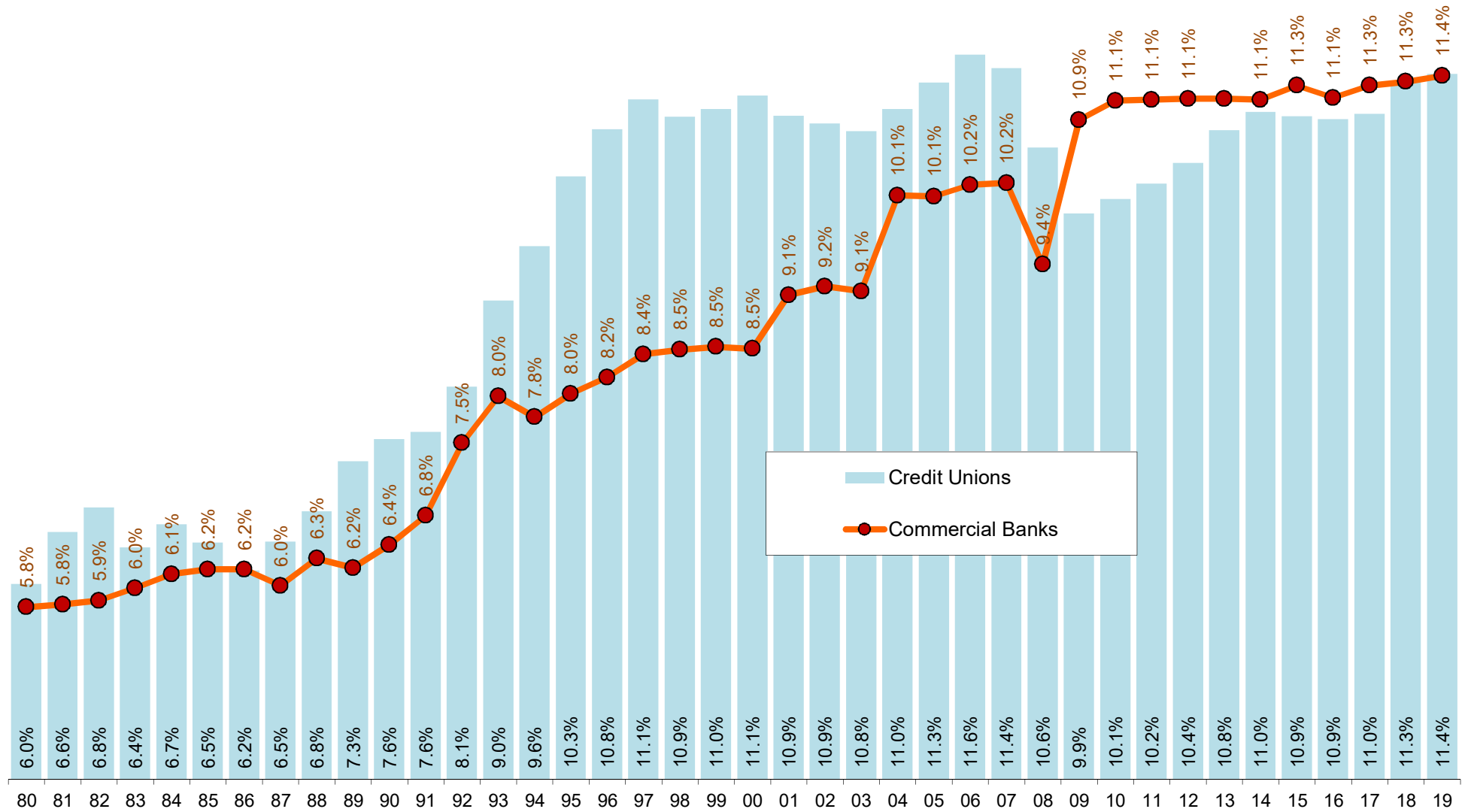
% of Avg Assets // Credit Unions & Commercial Banks



Source: FDIC, NCUA, and CUNA E&S.

Figure 3: Equity Capital Ratios

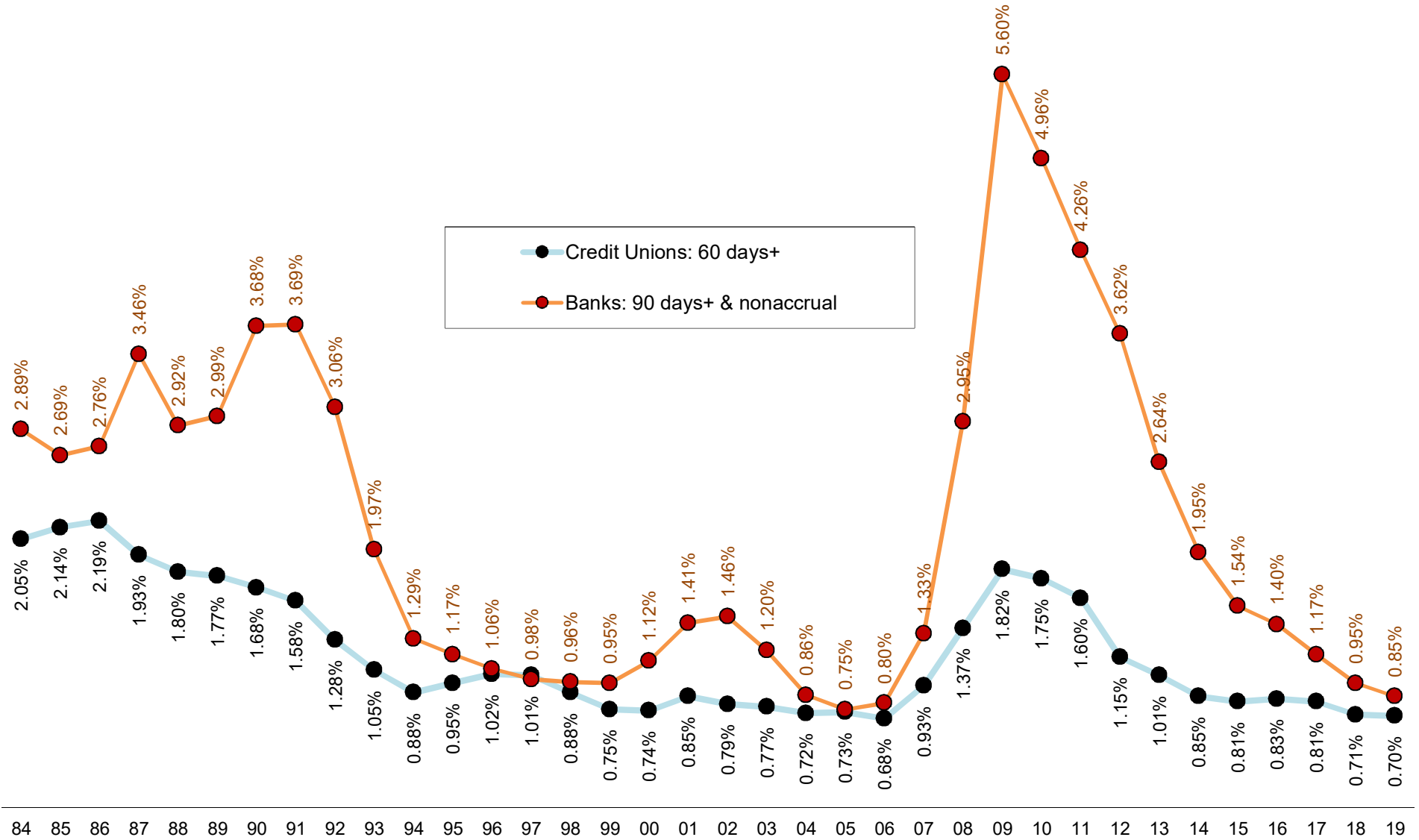
% of Assets // Credit Unions & Commerical Banks



Source: FDIC, NCUA, and CUNA E&S.

Figure 4: Loan Dollar Delinquency Ratios

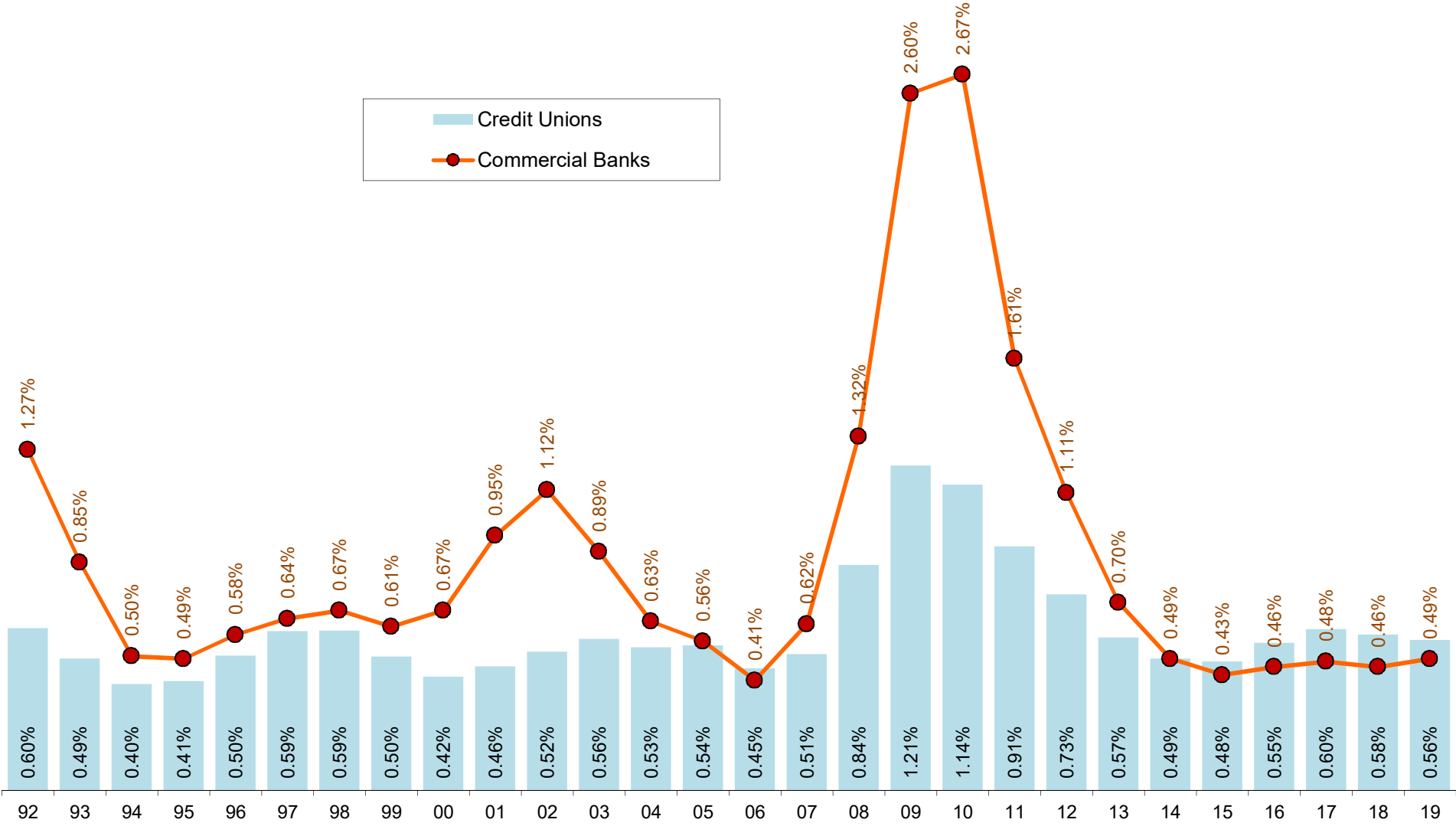
% of Total Loans // Credit Unions & Commercial Banks



Source: FDIC, NCUA & CUNA E&S

Figure 5: Net Loan Chargeoffs (\$)

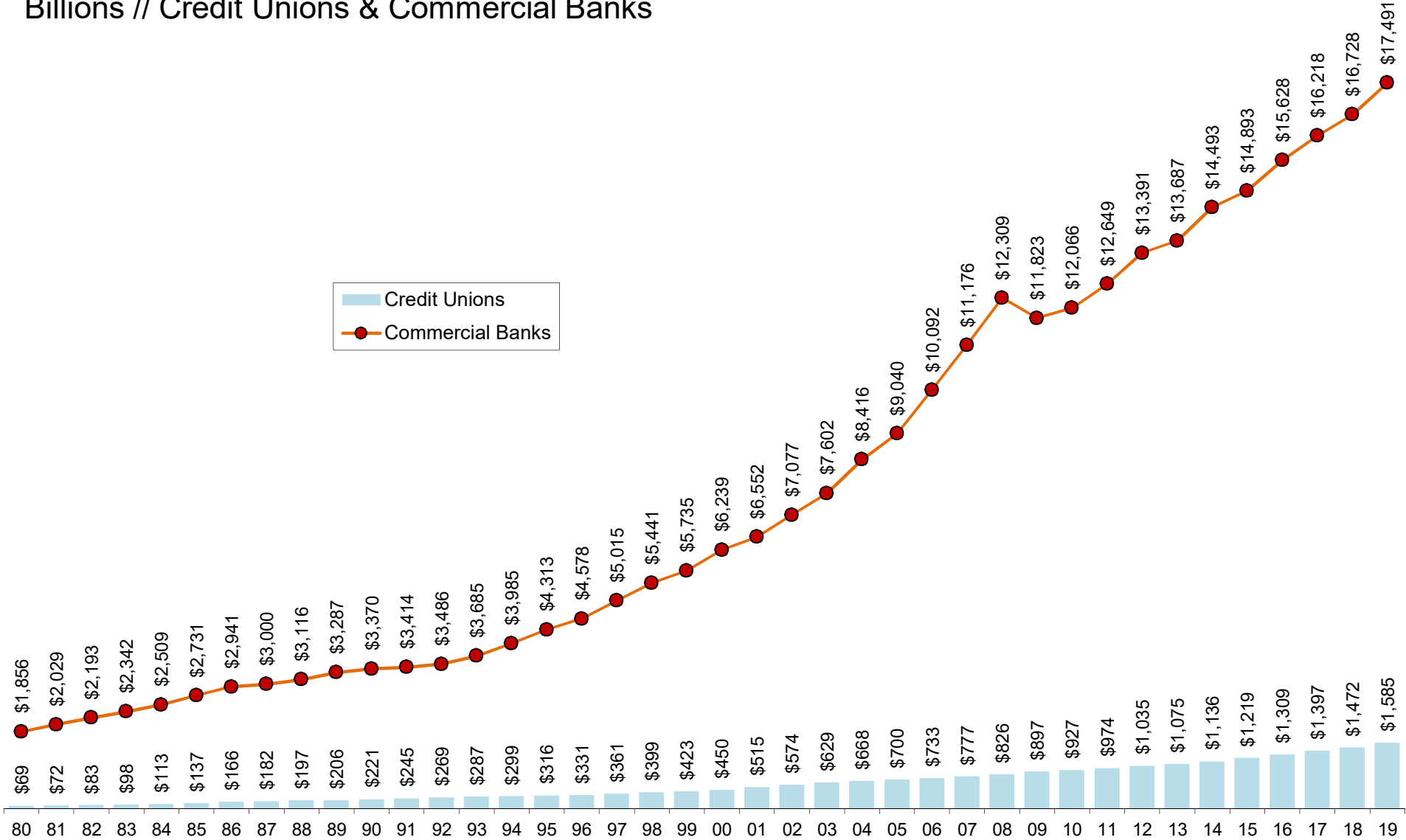
Percent of Total Loans // Credit Unions & Commercial Banks



Source: FDIC, NCUA & CUNA E&S

Figure 6: Total Assets

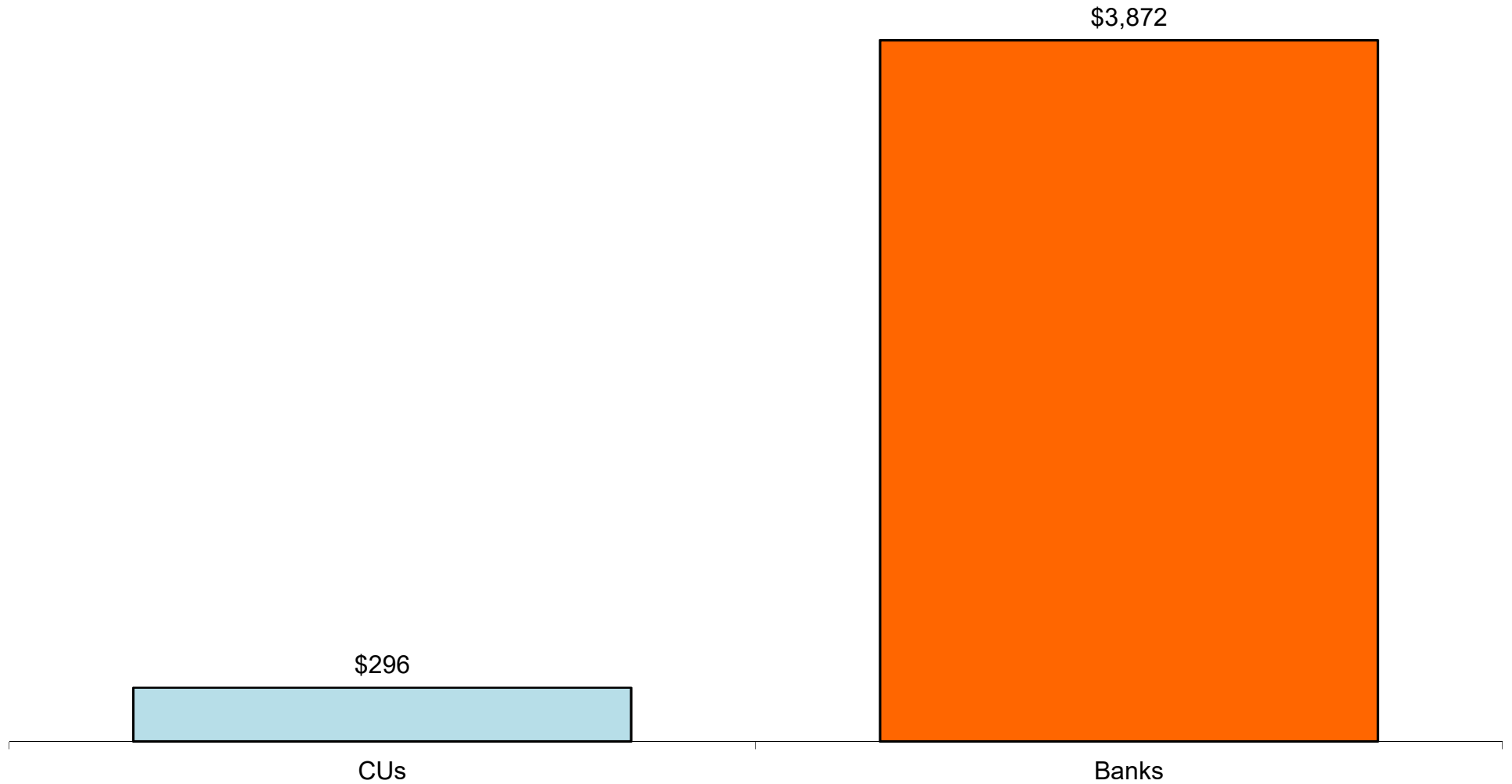
Billions // Credit Unions & Commercial Banks



Source: FDIC, NCUA & CUNA E&S

Figure 7: Average Institution Size (Millions)

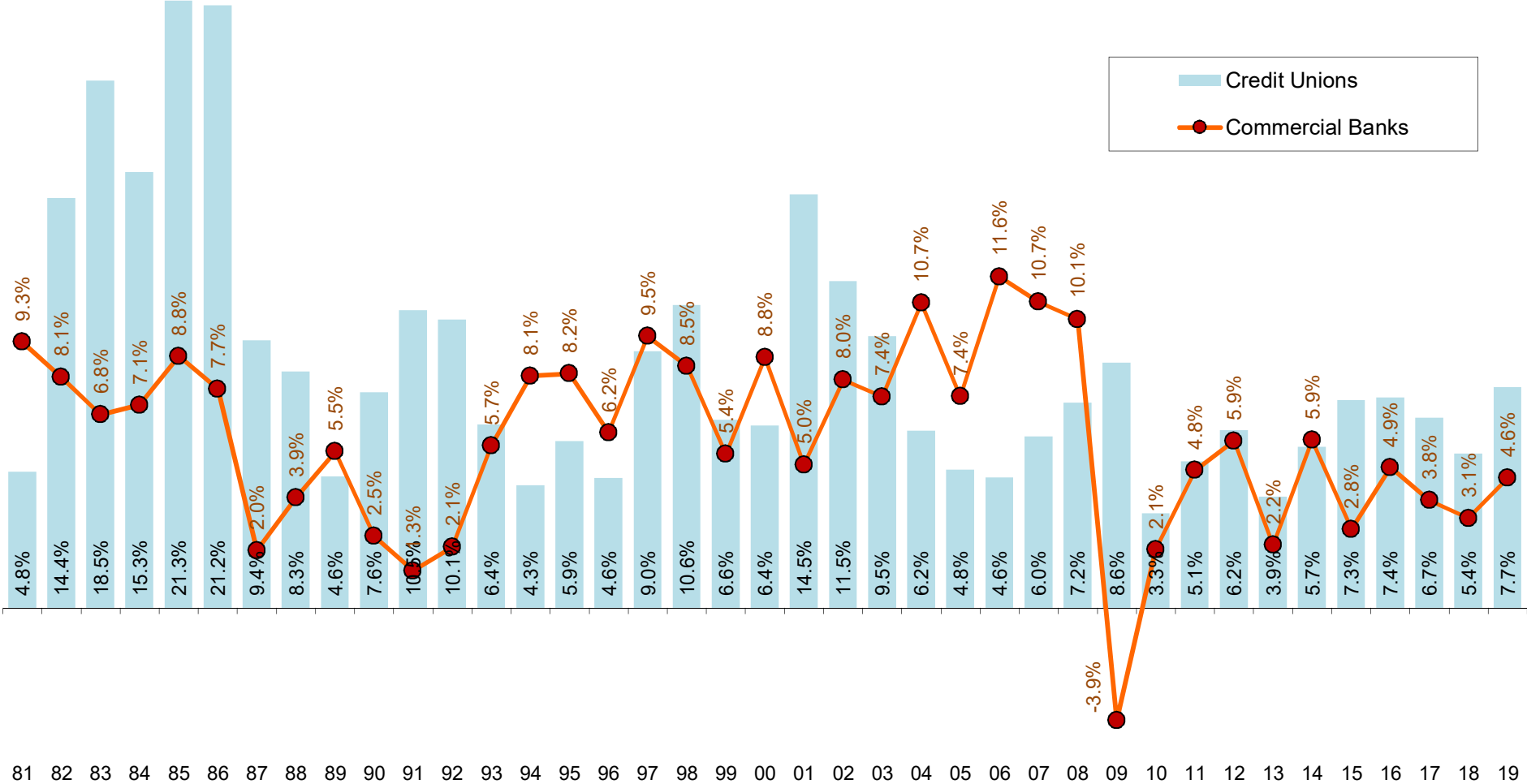
December 2019 // Credit Unions & Commercial Banks



Source: FDIC, NCUA, and CUNA E&S.

Figure 8: Asset Growth

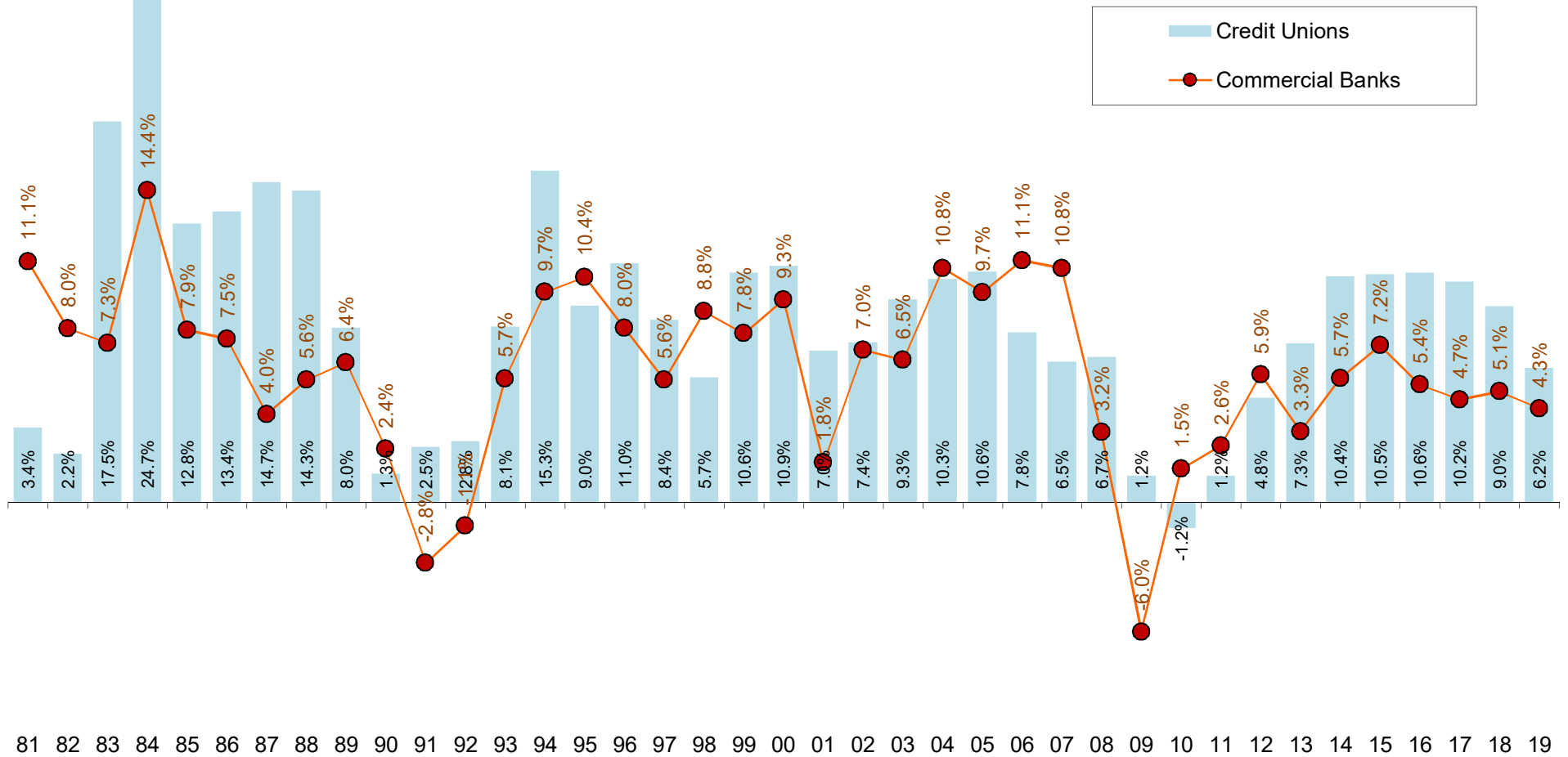
Annual Change // Credit Unions & Commercial Banks



Source: FDIC, NCUA, and CUNA E&S.

Figure 9: Loan Growth

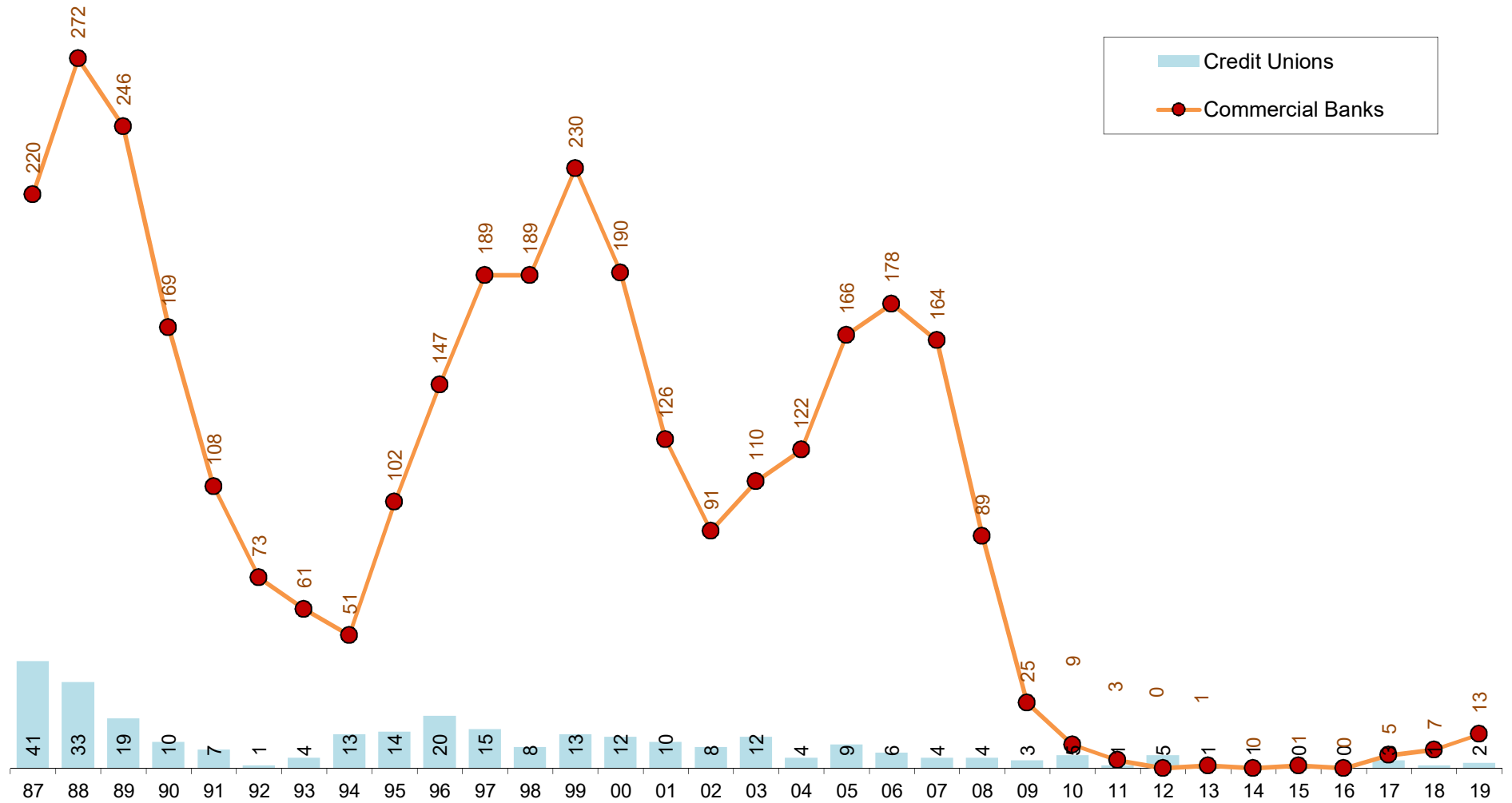
Annual Change // Credit Unions & Commercial Banks



Source: FDIC, NCUA, and CUNA E&S.

Figure 10: New Charters

Annual Totals // Credit Unions & Commercial Banks



Source: FDIC, NCUA, and CUNA E&S.