Frequently Requested U.S. Credit Union/Bank Comparisons

	Insurance Fund Ratio		Net Income Ratio		Equity Capital Ratio		Loan Delinquency Ratio		Total Assets (billions)		Average size (millions)		Asset Growth		New Charters	
Year	NCUSIF	FDIC BIF*	CUs	Banks	CUs	Banks	CUs (60+)	Banks (90+)	CUs	Banks	CUs	Banks	CUs	Banks	CUs	Banks
1980	$0.30	$1.16	0.30%	0.73%	6.04%	5.80%	3.32%	NA	$69.0	$1,855.7	$3.2	$128.6			NA	205
1981	$0.30	$1.24	0.82%	0.76%	6.58%	5.83%	3.18%	NA	$72.3	$2,029.0	$3.5	$140.8	4.8%	9.3%	NA	198
1982	$0.26	$1.21	0.80%	0.70%	6.84%	5.87%	3.26%	NA	$82.7	$2,193.3	$4.2	$151.8	14.4%	8.1%	NA	317
1983	$0.29	$1.22	1.05%	0.66%	6.42%	6.00%	2.37%	NA	$98.0	$2,342.1	$5.1	$161.9	18.5%	6.8%	NA	361
1984	$0.31	$1.19	1.35%	0.64%	6.66%	6.14%	2.05%	2.89%	$113.0	$2,508.9	$6.1	$173.1	15.3%	7.1%	NA	391
1985	$1.28	$1.19	1.21%	0.69%	6.47%	6.19%	2.14%	2.69%	$137.1	$2,730.7	$7.8	$189.4	21.3%	8.8%	NA	331
1986	$1.23	$1.12	1.04%	0.61%	6.18%	6.19%	2.19%	2.76%	$166.1	$2,940.7	$9.8	$206.9	21.2%	7.7%	NA	257
1987	$1.23	$1.10	0.97%	0.09%	6.48%	6.02%	1.93%	3.46%	$181.7	$2,999.9	$11.2	$218.6	9.4%	2.0%	41	219
1988	$1.24	$0.80	0.98%	0.80%	6.80%	6.31%	1.80%	2.92%	$196.8	$3,116.0	$12.5	$238.5	8.3%	3.9%	33	229
1989	$1.25	$0.70	0.92%	0.50%	7.32%	6.21%	1.77%	2.99%	$205.8	$3,287.2	$13.6	$258.7	4.6%	5.5%	19	192
1990	$1.25	$0.21	0.89%	0.48%	7.55%	6.45%	1.68%	3.68%	$221.4	$3,369.9	$15.2	$273.5	7.6%	2.5%	10	165
1991	$1.23	-$0.36	0.94%	0.53%	7.63%	6.75%	1.58%	3.69%	$244.5	$3,413.7	$17.5	$286.7	10.5%	1.3%	7	106
1992	$1.26	-$0.01	1.37%	0.93%	8.10%	7.51%	1.28%	3.06%	$269.3	$3,486.4	$20.1	$304.5	10.1%	2.1%	1	72
1993	$1.26	$0.69	1.39%	1.20%	9.00%	8.00%	1.05%	1.97%	$286.6	$3,684.8	$22.1	$336.4	6.4%	5.7%	4	61
1994	$1.27	$1.15	1.22%	1.15%	9.57%	7.78%	0.88%	1.29%	$298.9	$3,984.9	$23.8	$382.0	4.3%	8.1%	13	50
1995	$1.30	$1.30	1.12%	1.17%	10.30%	8.03%	0.95%	1.17%	$316.4	$4,312.7	$25.9	$433.8	5.9%	8.2%	14	102
1996	$1.30	$1.34	1.10%	1.19%	10.79%	8.20%	1.02%	1.06%	$330.8	$4,578.3	$27.8	$480.5	4.6%	6.2%	20	145
1997	$1.30	$1.38	1.02%	1.23%	11.10%	8.44%	1.01%	0.98%	$360.6	$5,014.9	$30.9	$548.6	9.0%	9.5%	15	187
1998	$1.30	$1.38	0.95%	1.19%	10.92%	8.49%	0.88%	0.96%	$398.9	$5,440.9	$35.0	$620.1	10.6%	8.5%	8	190
1999	$1.30	$1.37	0.93%	1.31%	11.00%	8.52%	0.75%	0.95%	$422.6	$5,734.8	$38.4	$668.4	6.6%	5.4%	13	231
2000	$1.30	$1.35	1.02%	1.18%	11.14%	8.50%	0.74%	1.12%	$449.8	$6,238.7	$42.1	$750.3	6.4%	8.8%	12	192
2001	$1.25	$1.26	0.95%	1.16%	10.93%	9.06%	0.85%	1.41%	$515.1	$6,552.0	$49.5	$810.9	14.5%	5.0%	10	129
2002	$1.27	$1.27	1.07%	1.32%	10.85%	9.16%	0.79%	1.45%	$574.2	$7,075.0	$57.2	$897.0	11.5%	8.0%	8	91
2003	$1.27	$1.32	0.98%	1.40%	10.77%	9.10%	0.77%	1.19%	$629.0	$7,602.5	$65.2	$978.6	9.5%	7.5%	12	111
2004	$1.27	$1.30	0.92%	1.30%	11.00%	10.10%	0.72%	0.86%	$668.1	$8,413.0	$71.9	$1,102.6	6.2%	10.7%	4	122
2005	$1.28	$1.23	0.86%	1.33%	11.28%	10.09%	0.73%	0.75%	$700.5	$9,039.7	$77.7	$1,201.0	4.8%	7.4%	9	166
2006	$1.31	$1.21	0.83%	1.33%	11.57%	10.21%	0.68%	0.79%	$732.5	$10,090.6	$84.6	$1,363.2	4.6%	11.6%	6	200

Notes:

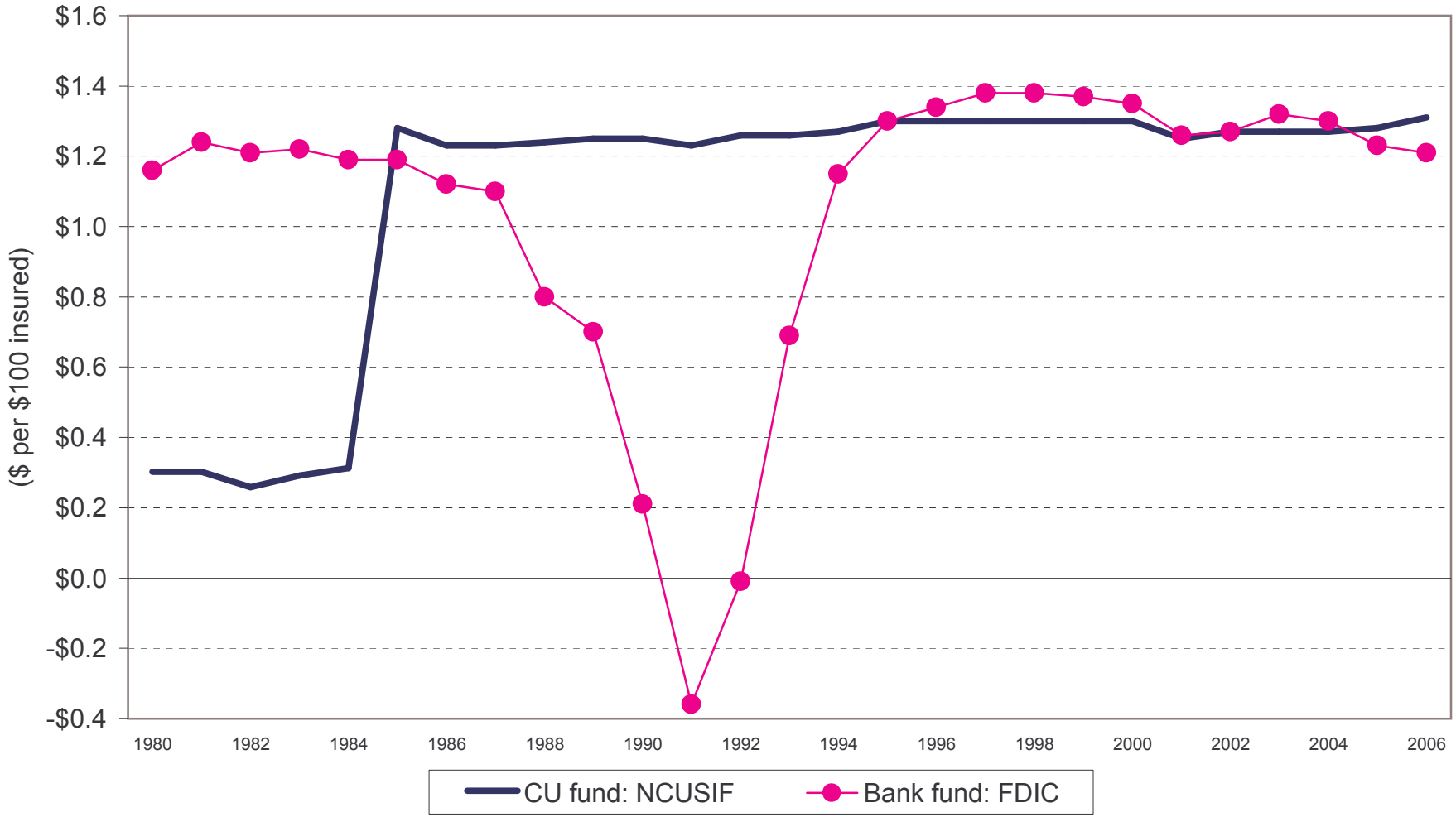
NCUSIF & FDIC fiscal years end in December. Prior to 1995, NCUSIF's fiscal year ended in September.
Insurance fund equity is expressed in dollars per $100 insured.
* Bank fund ratio is Depository Insuance Fund (DIF) for 2006+
Net income ratio is net income as a percent of average total assets (after tax).
Capital ratio is capital (excluding loss allowances) as a percent of total assets.
Loan delinquency expressed as ratio of dollars delinquent to dollar amount of total loans. (CUs 60 days or more delinquent, banks 90 days or more plus non-accrual loans.)
Average size is average assets per institution

Sources:

Insurance fund information from NCUSIF, FDIC.
Credit union information from Credit Union National Association, Economics & Statistics Department.
Bank information from FDIC.

Figure 1: Insurance Fund Ratios

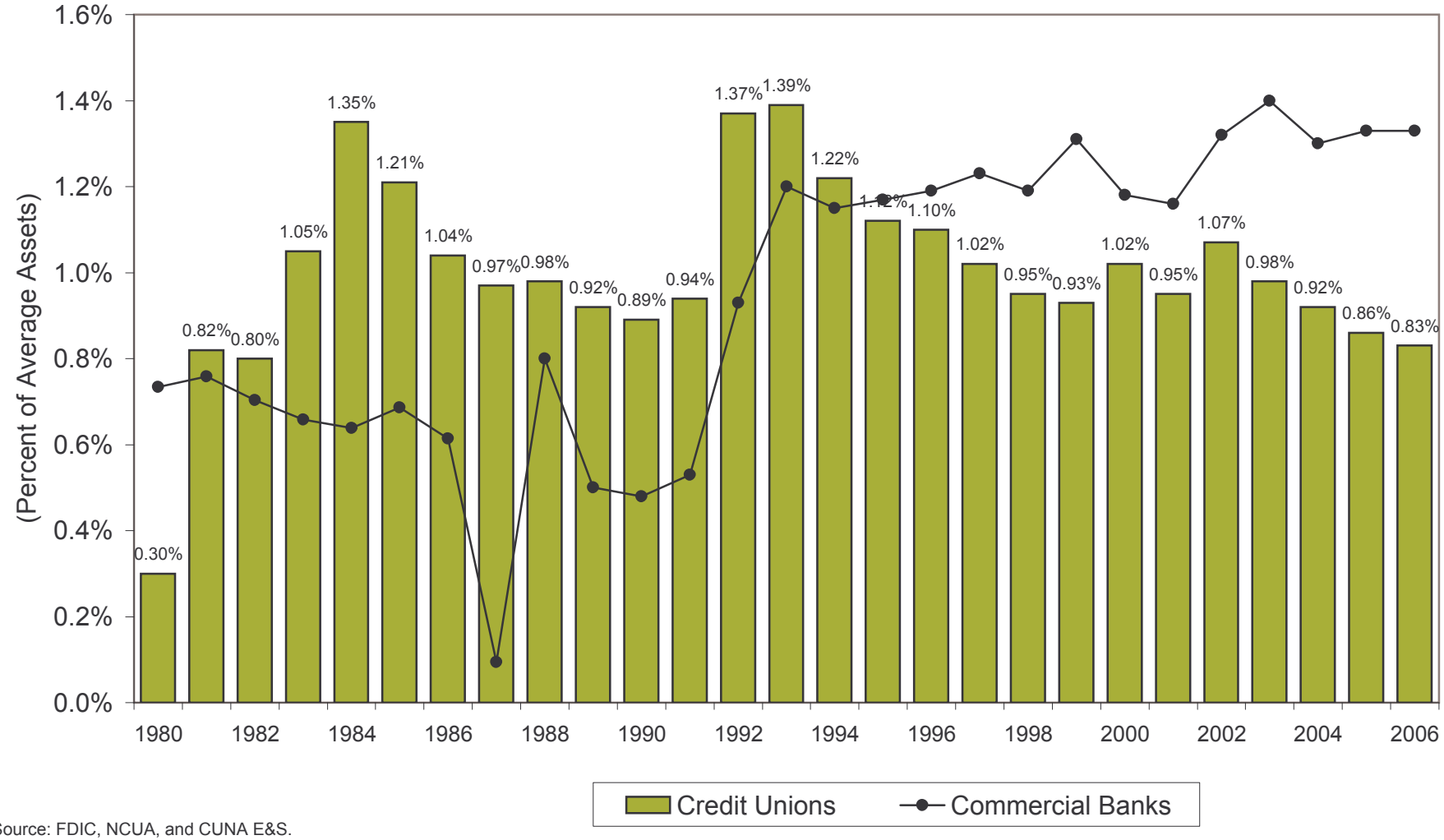
Credit Union & Bank Insurance Funds



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

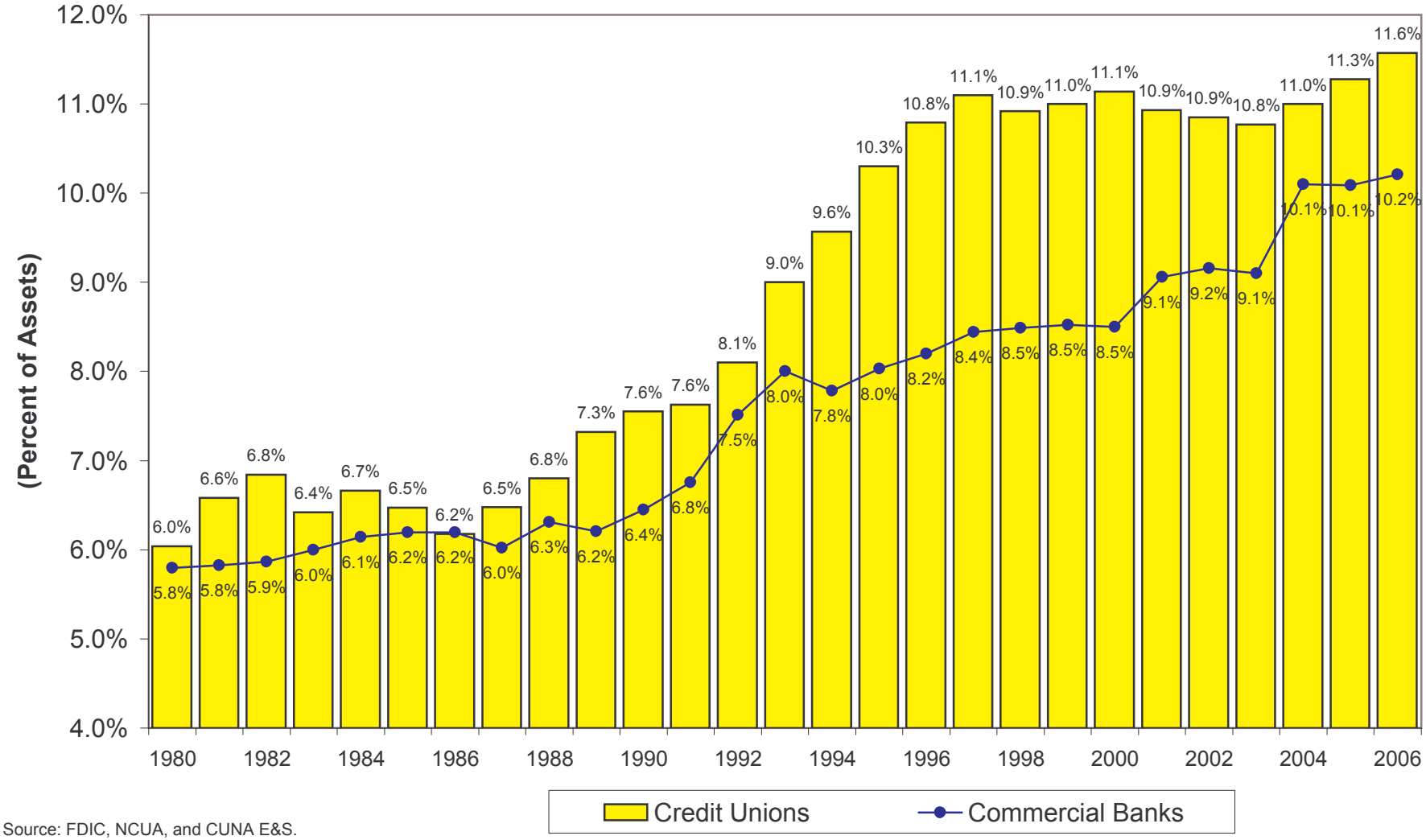
Credit Unions & Commercial Banks



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

Figure 3: Equity Capital Ratios

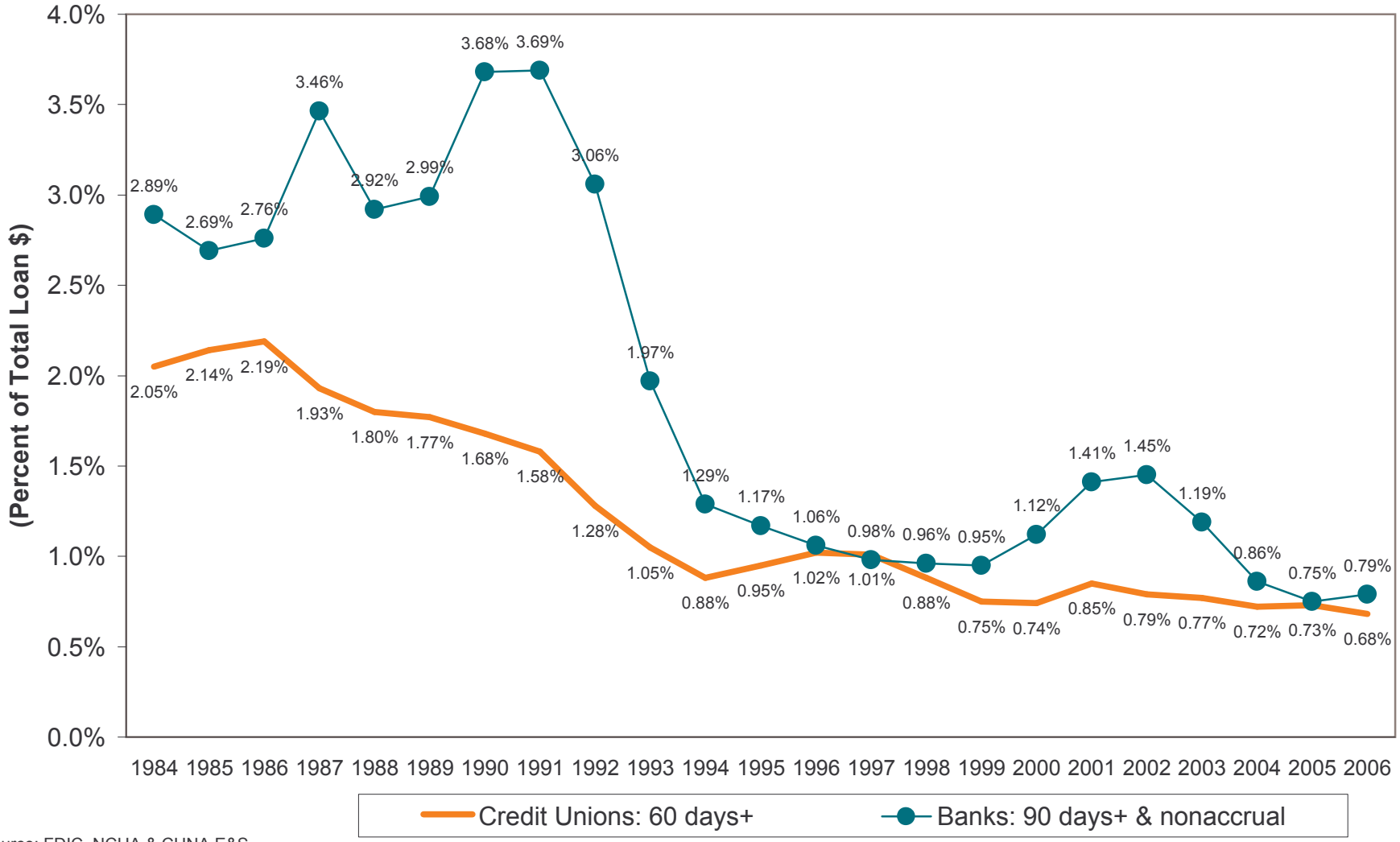
Credit Unions & Commerical Banks



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

Figure 4: Loan Delinquency Ratios

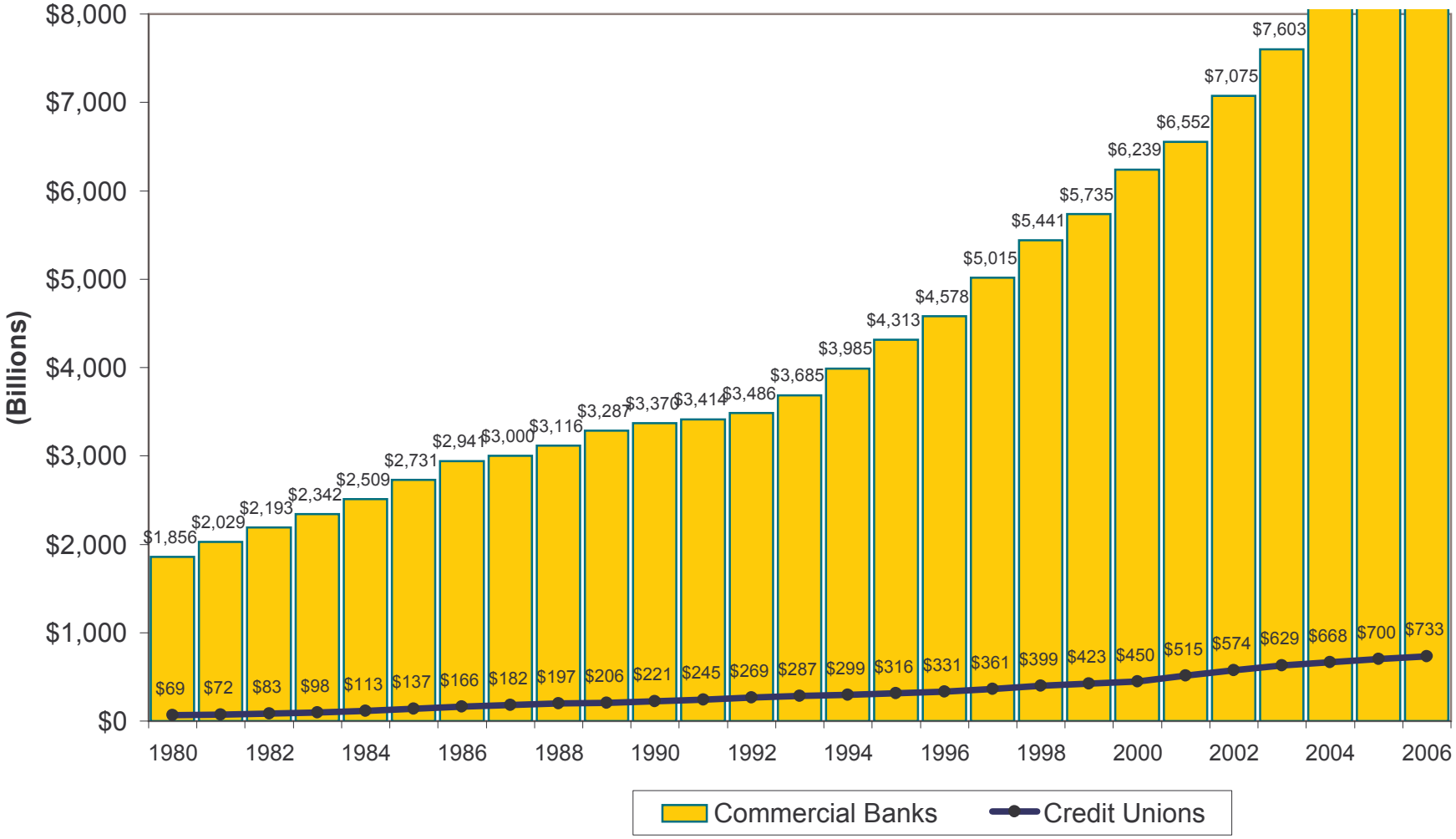
Credit Unions & Commercial Banks



Source: FDIC, NCUA & CUNA E&S

Figure 5: Total Assets

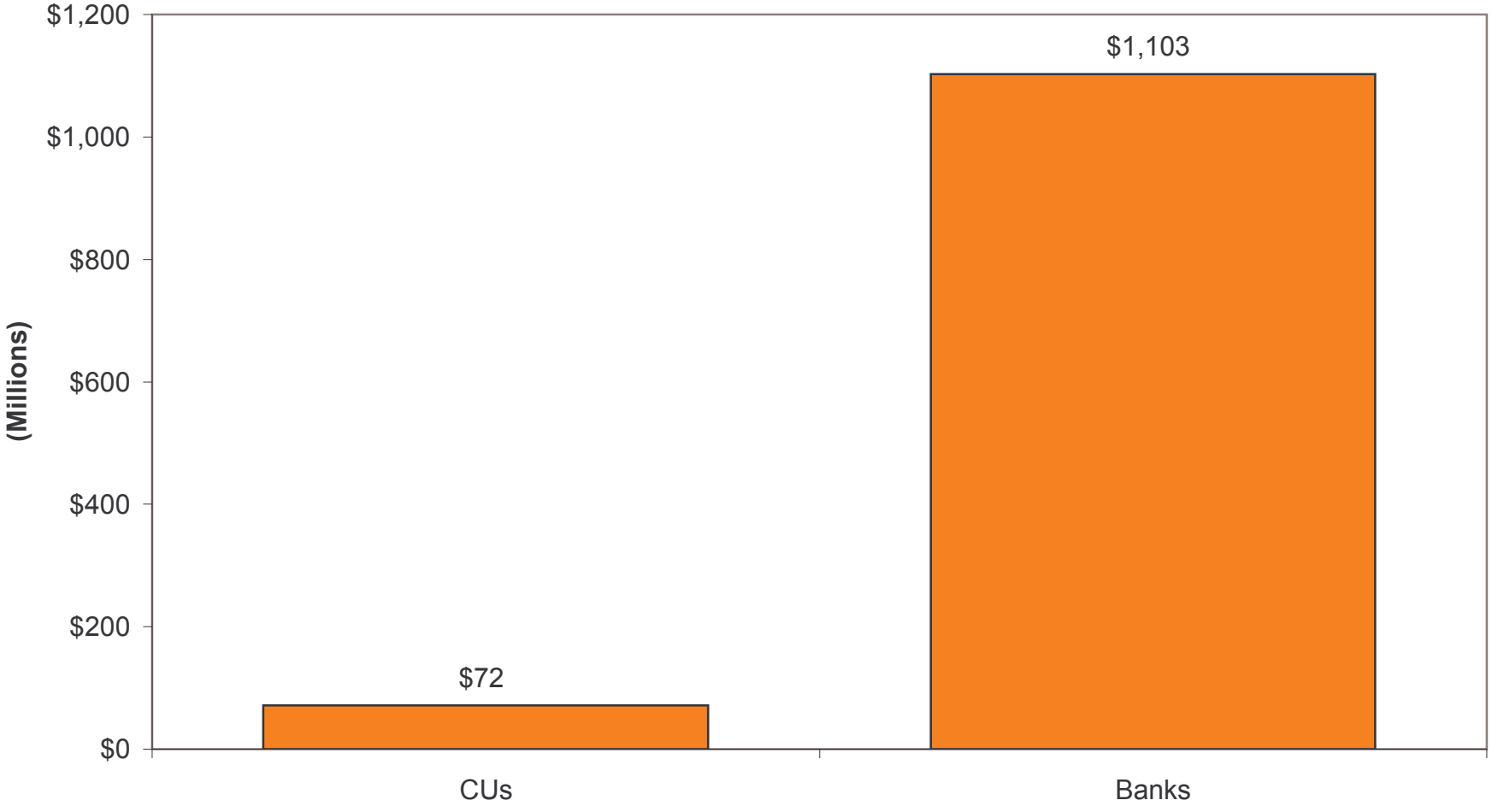
Credit Unions & Commercial Banks



Source: FDIC, NCUA & CUNA E&S

Figure 6: Average Institution Size as of December 2004

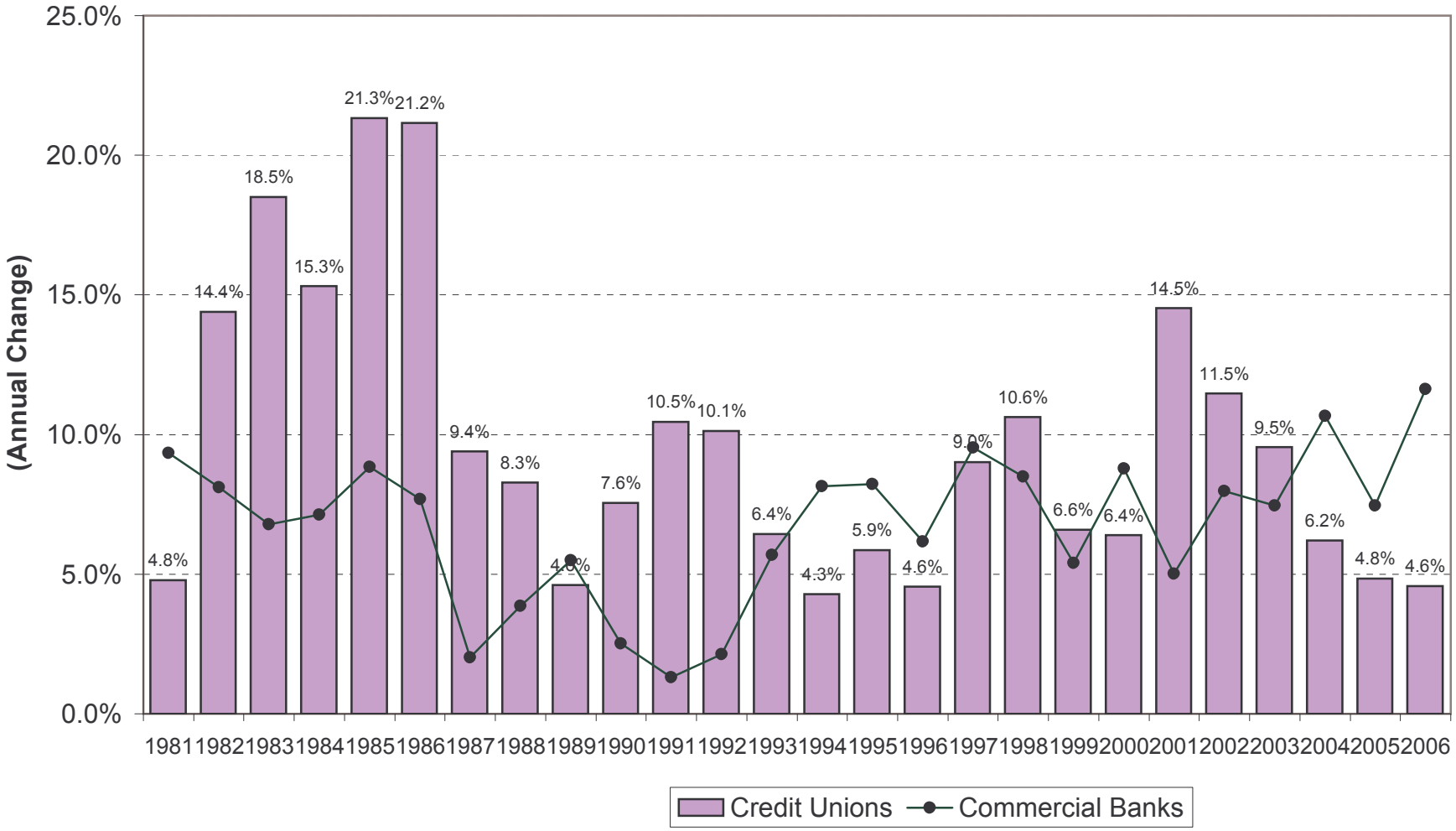
Credit Unions & Commercial Banks



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

Figure 7: Asset Growth

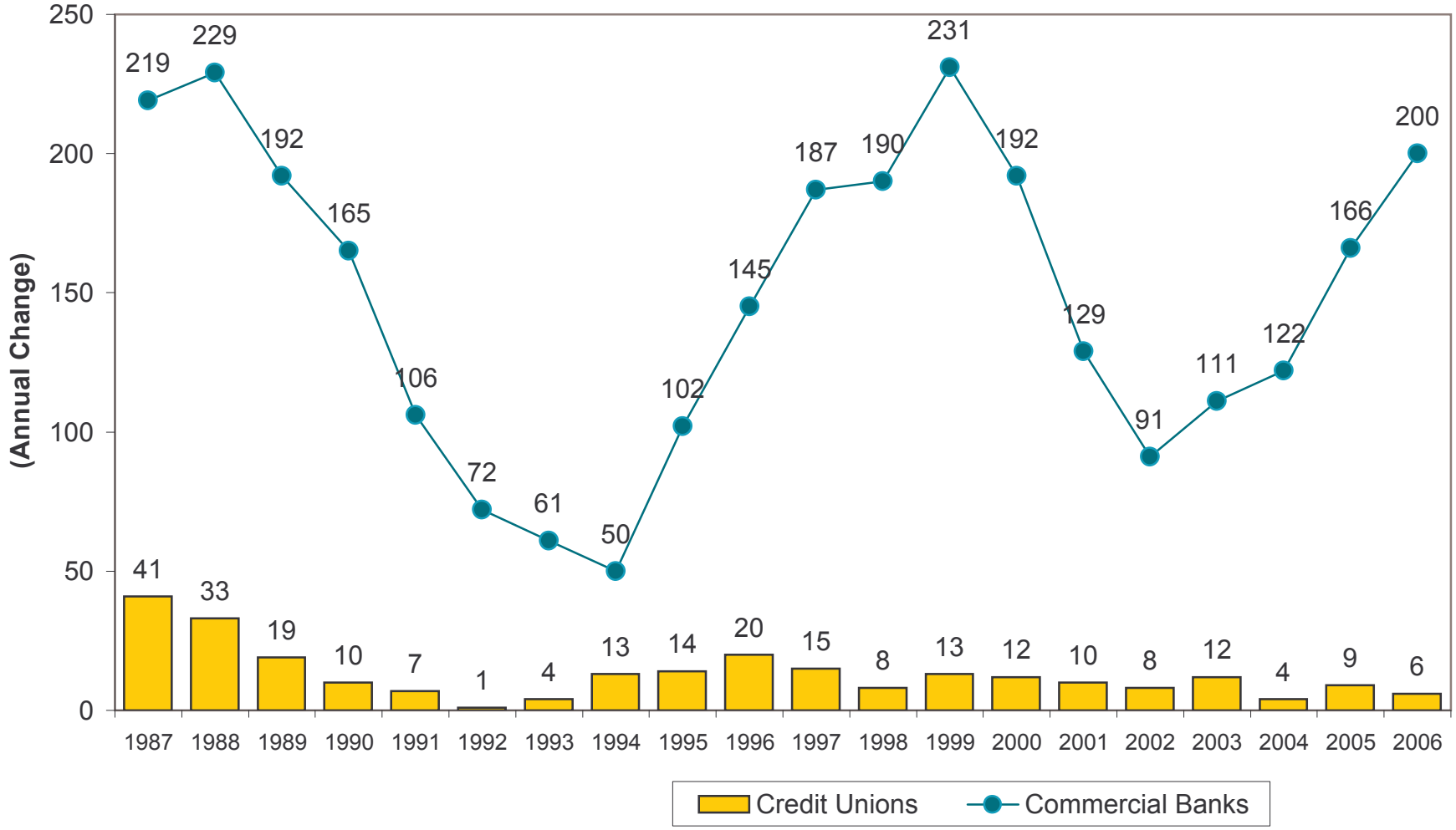
Credit Unions & Commercial Banks



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

Figure 8: New Charters

Credit Unions & Commercial Banks



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