

MONTHLY CREDIT UNION ESTIMATES

December 2009 OVERVIEW

Loans: Credit union loans outstanding decreased 0.1% during December 2009, but increased 1.0% during 2009. That's down from a 6.9% increase during 2008. During December, credit card loans increased 2.5%, followed by unsecured personal loans (0.8%) and home equity loans (0.6%). Used auto loans remained constant, while adjustable-rate mortgages decreased 0.1% and other mortgages decreased 1.0%. Fixed-rate mortgages decreased 1.5% and new auto loans decreased 2.0%

Savings: Credit union savings balances increased 0.6% in December 2009, and increased 10.6% during 2009. During December, share drafts led savings growth, increasing 3.8%, followed by individual retirement accounts (2.0%), and money market accounts (1.1%). Meanwhile, regular shares and one-year certificates decreased 0.3% and 1.5%, respectively.

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)
Dec 09	0.97%	10.57%	3.26%	0.16%	3.10%
Dec 08	6.69%	6.92%	3.67%	1.93%	1.74%
Dec 07	6.46%	5.10%	4.63%	5.02%	-0.39%
Dec 06	7.79%	4.11%	4.79%	4.96%	-0.17%
Dec 05	10.62%	3.77%	4.29%	3.21%	1.08%

Asset quality: Credit union 60+ day delinquencies remained at 1.8% in December 2009.

Liquidity: The loan-to-savings ratio decreased slightly from 76.9% in November 2009 to 76.0% in December 2009. The liquidity ratio (the ratio of surplus funds maturing in less than one year to borrowings plus other liabilities) remained at 19%.

Capital: The movement's overall capital-to-asset ratio remained at 10% in November 2009. The total dollar amount of capital is \$89 billion.

Prepared February 2, 2010 by:



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

MONTHLY CREDIT UNION ESTIMATES

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	3
Credit Union Auto Loan and Savings Rates	3
Credit Union Market Shares	4
Non-revolving Loan Market Shares.	4

TABLES

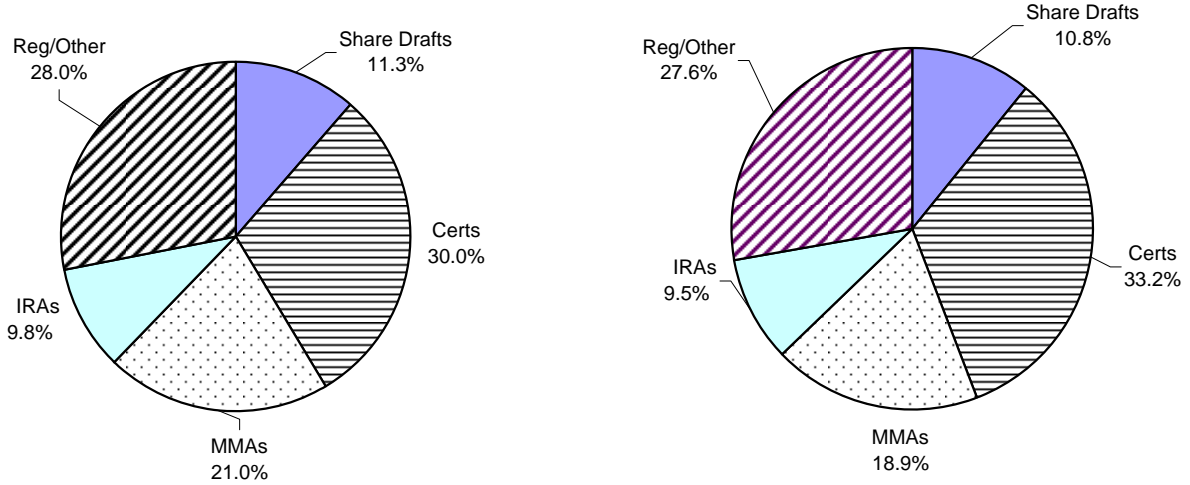
National Credit Union Aggregates	5
National Credit Union Ratios	6
National Credit Union Loan Data	7
National Credit Union Income and Expense Ratios.	8
Credit Union & Household Savings Market Data	9
Credit Union & Consumer Credit Market Data	10

The estimates in this report are based on information from 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 September 2009.

Look for the January 2010 edition of Monthly Credit Union Estimates during the week of February 22, 2010.

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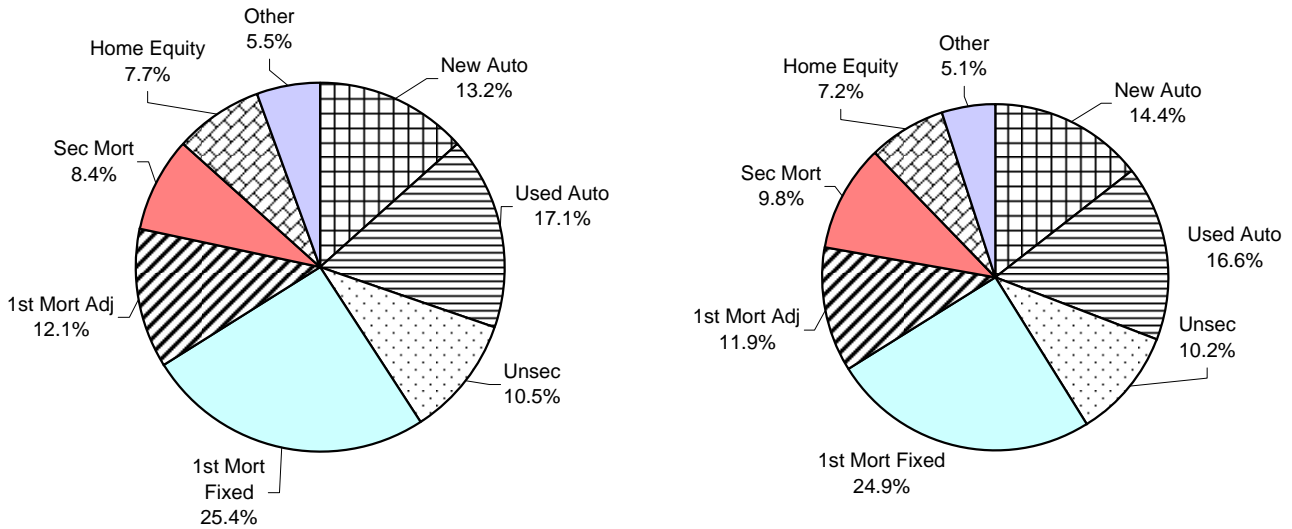
Distribution of credit union savings



Dec-09 Savings= \$771.1 Billion

Dec-08 Savings= \$697.4 Billion

Distribution of credit union loans



Dec-09 Loans = \$586.1 Billion

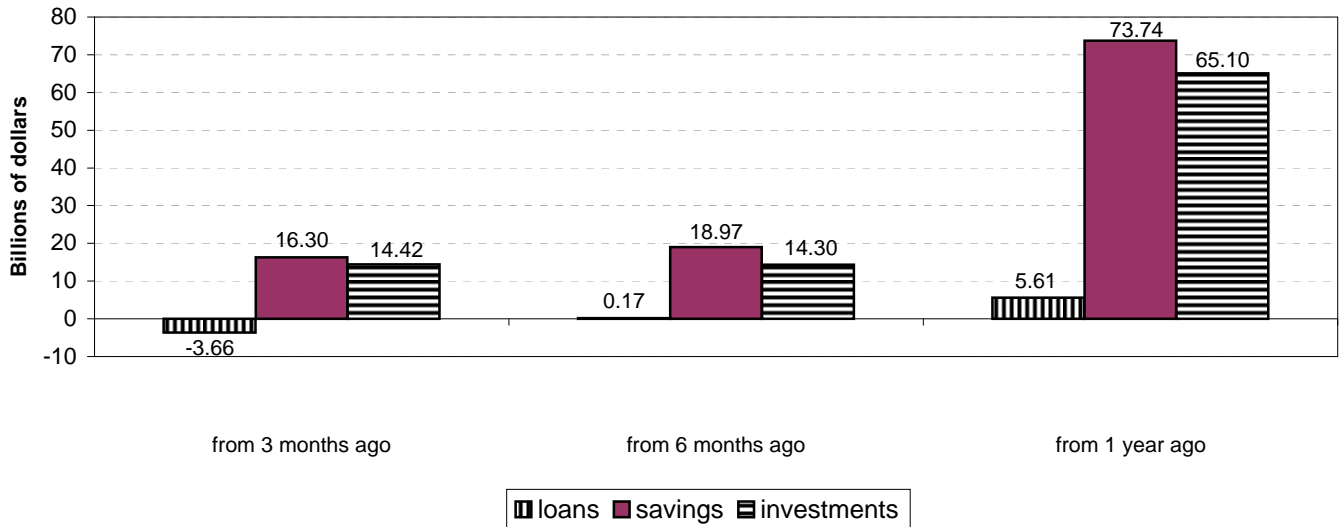
Dec-08 Loans = \$580.5 Billion

(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

Dec-09



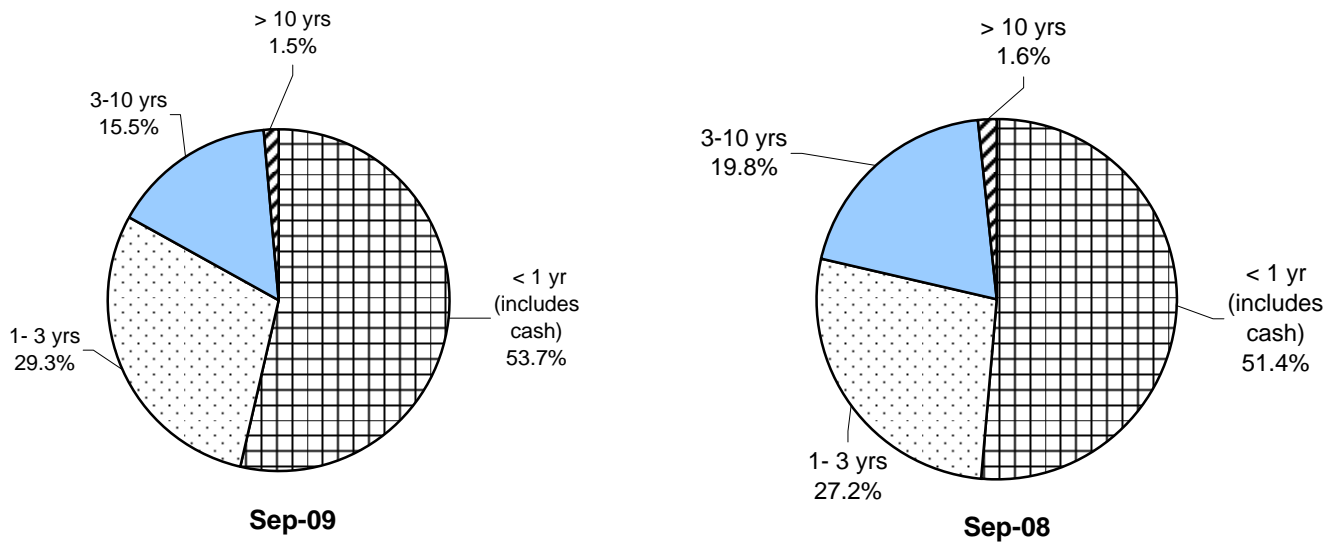
for complete data, see page 5

Maturity of surplus funds

September 2009 vs September 2008

(All Credit Unions)

(sum of cash plus investments)

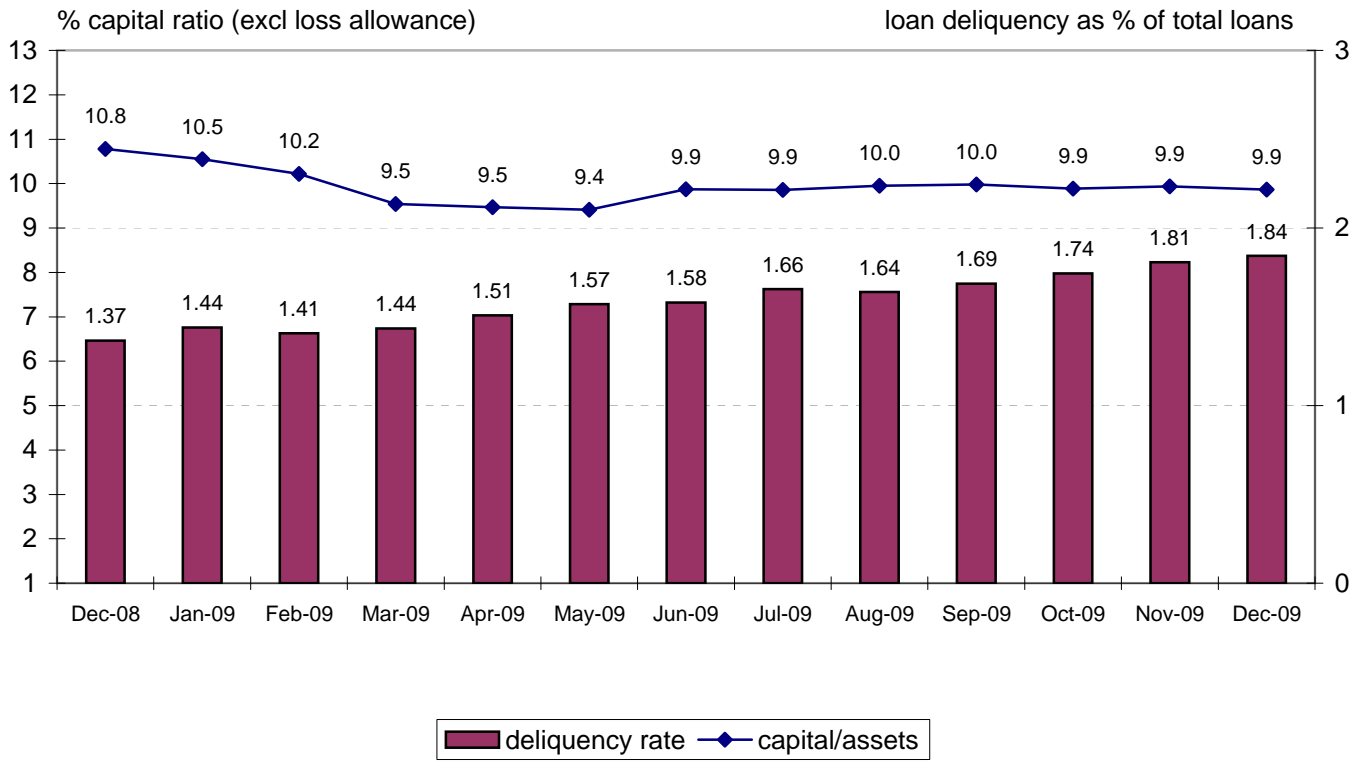


National Totals

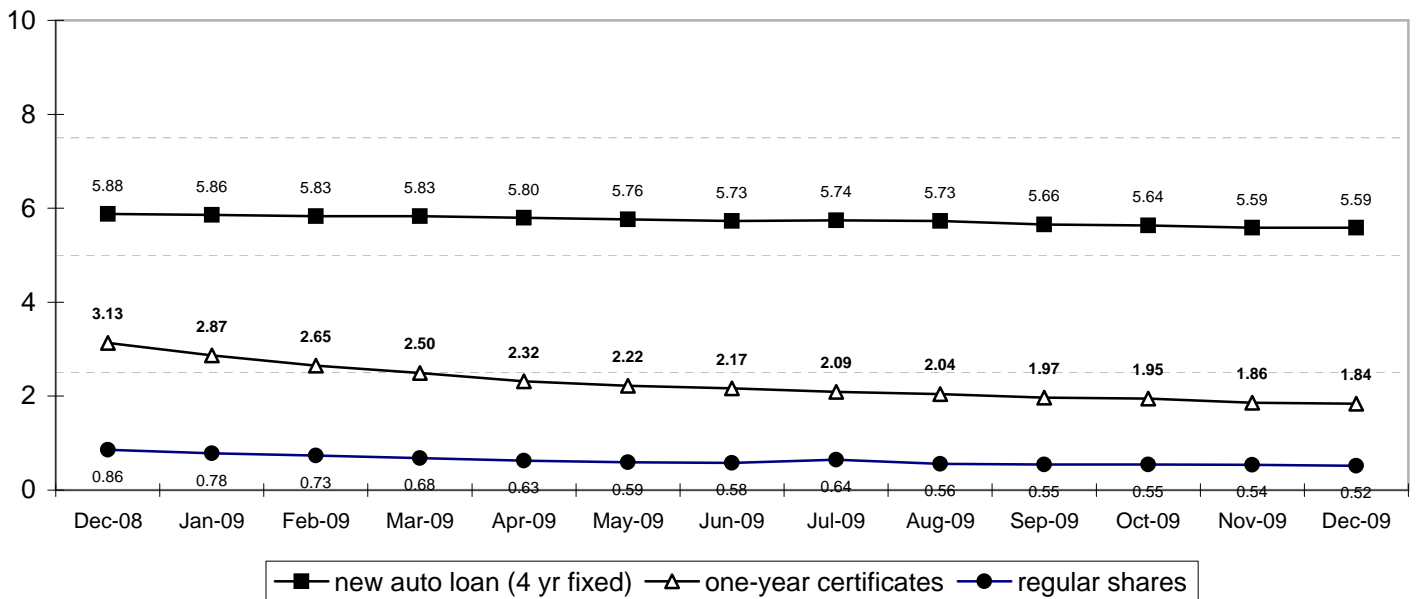
Sep 2009 Total Surplus Funds = \$283.83 Billion

Sep 2008 Total Surplus Funds = \$218.21 Billion

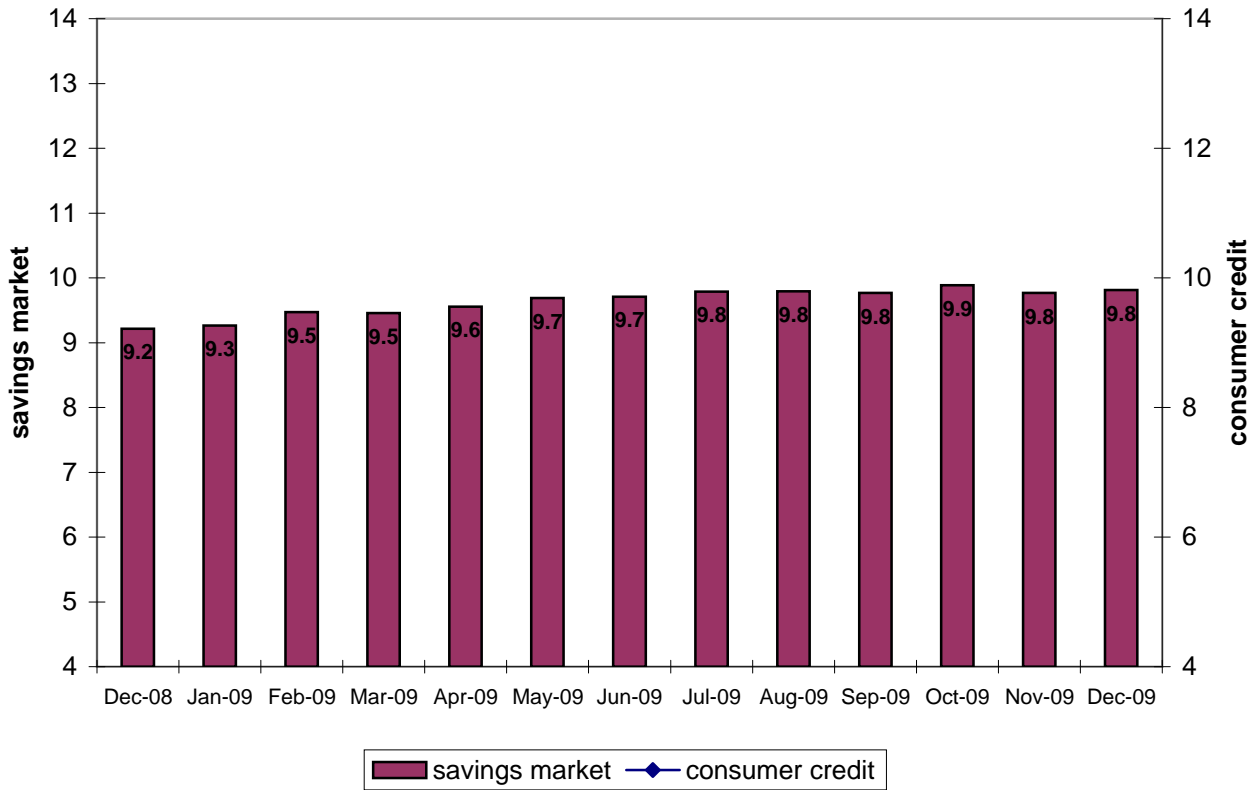
Capital ratio and delinquency



Credit union auto loan and savings rates

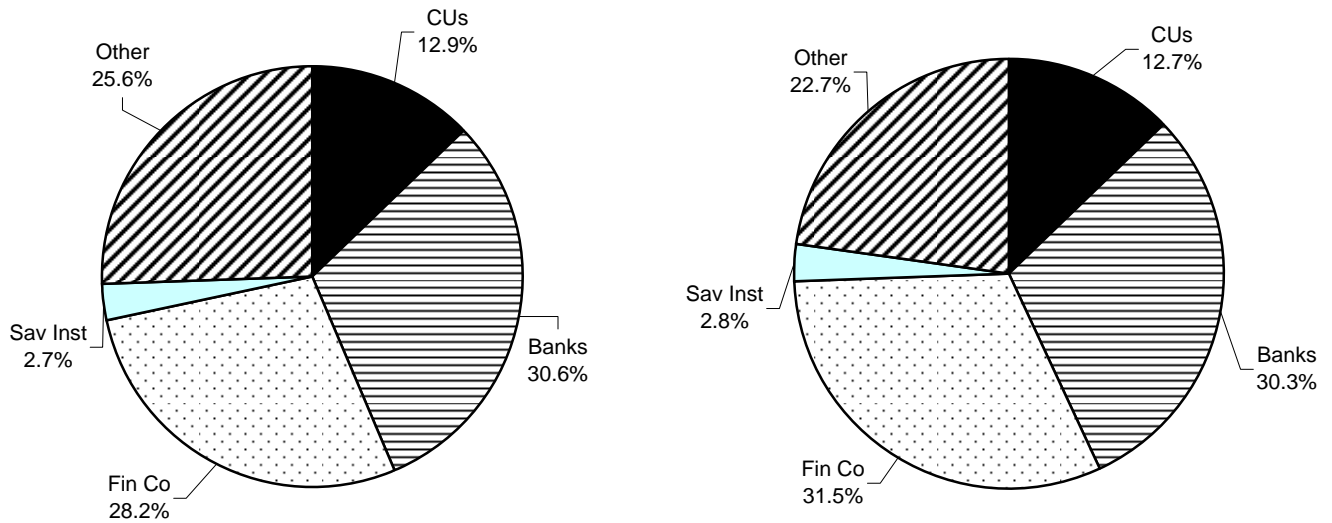


Savings & Consumer Credit Markets



for more complete data, see pages 9 & 10

Non-Revolving loan market shares



Nov-09 Non-Rev= \$1,601.9 Billion

Dec-08 Non-Rev= \$1,605.3 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)
Dec-09	\$586.1	\$284.7		\$906.2	\$771.1	\$89.4	\$45.7	7,826	92.7
% chg, month	-0.5%	0.5%		0.2%	0.6%	-0.5%	-4.1%	-0.3%	0.0%
% chg, yr ago	1.0%	29.6%		8.8%	10.6%	-0.5%	0.7%	-3.2%	2.2%
% chg, YTD	1.0%	29.6%		8.8%	10.6%	-0.5%	0.7%	-3.2%	2.2%
Surplus Funds									
Nov-09	\$589.3	283.2		\$904.2	\$766.7	\$89.8	\$47.6	7,853	92.7
Oct-09	589.8	284.2		905.5	767.6	89.5	48.4	7,883	92.6
Sep-09	589.8	270.3		893.0	754.8	89.1	49.0	7,892	92.4
Aug-09	590.0	270.8		894.2	755.4	89.0	49.8	7,923	92.3
Jul-09	586.2	275.4		895.1	758.3	88.2	48.7	7,945	92.0
Jun-09	585.9	270.4		889.3	752.2	87.8	49.4	7,970	91.8
May-09	583.4	275.0		887.8	753.1	83.5	51.2	7,994	91.5
Apr-09	582.4	267.7		880.2	746.6	83.4	50.3	8,016	91.4
Mar-09	580.9	265.7		875.8	741.2	83.6	51.0	8,029	91.3
Feb-09	581.4	258.5		871.9	730.8	89.1	52.0	8,042	91.1
Jan-09	582.3	236.0		849.9	709.5	89.6	50.8	8,062	90.9
Dec-08	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
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
Nov-08	578.5	220.1		831.1	694.3	90.8	45.9	8127	90.9

Latest month

Previous twelve months

5

Previous year-end totals

5-

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		
Dec-09	76.0 %	9.9 %	2.5 %	36.6 %	13.3 %	13.6 %	33.9 %	54.3 %	
Nov-09	76.9	9.9	2.4	36.8	13.1	13.6	34.1	54.6	
Oct-09	76.8	9.9	2.4	36.8	13.5	13.6	33.8	55.1	
Sep-09	78.1	10.0	2.5	38.4	13.9	13.5	31.6	53.7	
Aug-09	78.1	10.0	2.4	37.3	14.7	13.3	32.2	54.0	
Jul-09	77.3	9.9	2.4	36.4	15.0	13.0	33.2	55.6	
Jun-09	77.9	9.9	2.3	36.7	15.1	13.2	32.7	55.7	
May-09	77.5	9.4	2.1	34.9	14.9	12.6	35.5	58.1	
Apr-09	78.0	9.5	2.2	35.1	15.3	12.4	34.9	58.4	
Mar-09	78.4	9.5	2.3	34.0	14.6	12.2	36.8	59.2	
Feb-09	79.6	10.2	2.4	32.3	14.6	12.0	38.7	60.8	
Jan-09	82.1	10.5	2.5	34.1	15.3	12.5	35.6	57.9	
Dec-08	83.2	10.8	1.9	37.0	15.1	12.9	33.2	55.4	
Cash									
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	

*Latest
thirteen
months*

*Previous
year-end
totals*

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

(2) Liquid means maturing within one year.

National Credit Union Loan Data

	Loan Date	Average Loan Rates					Distribution of Loans								
		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>	Dec-09	1.84 %	5.6 %	6.2 %	10.4 %	11.7 %	4.6 %	13.2 %	17.1 %	10.5 %	25.4 %	12.1 %	8.4 %	7.7 %	5.5 %
	Nov-09	1.81	5.6	6.1	10.5	11.7	4.6	13.4	17.0	10.2	25.7	12.1	8.4	7.6	5.5
	Oct-09	1.74	5.6	6.2	10.5	11.6	4.5	13.6	17.1	10.1	25.8	11.7	8.6	7.6	5.5
	Sep-09	1.69	5.7	6.2	10.5	11.7	4.6	13.7	17.0	10.1	25.9	11.7	8.7	7.4	5.4
	Aug-09	1.64	5.7	6.2	10.5	11.7	4.6	13.8	17.0	10.1	25.6	11.7	8.8	7.4	5.6
	Jul-09	1.66	5.7	6.2	10.5	11.7	4.5	13.8	17.0	10.0	25.6	11.7	8.9	7.4	5.6
	Jun-09	1.58	5.7	6.3	10.5	11.7	4.4	13.8	16.9	9.9	25.8	11.7	9.0	7.4	5.5
	May-09	1.57	5.8	6.3	10.5	11.6	4.4	13.9	16.8	9.9	25.6	11.8	9.1	7.3	5.6
	Apr-09	1.51	5.8	6.3	10.5	11.6	4.6	13.9	16.8	9.9	25.4	11.9	9.2	7.4	5.5
	Mar-09	1.44	5.8	6.4	10.5	11.6	4.8	14.1	16.7	9.8	25.4	11.8	9.4	7.3	5.4
	Feb-09	1.41	5.8	6.3	10.5	11.6	4.6	14.2	16.6	9.9	25.0	11.9	9.4	7.4	5.7
	Jan-09	1.44	5.9	6.4	10.5	11.6	4.6	14.3	16.6	10.1	24.5	12.0	9.5	7.3	5.6
	Dec-08	1.37	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
<i>Previous year-end totals</i>	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
2009 3rd quarter	4.93	1.78	315	177 *	313	179	108	26 *
2009 mid-year	5.03	1.88	315	198 *	320	192	110	26 *
2008 year-end	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
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			

Previous
year-end
totals

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(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.

***Credit Unions did not uniformly report stabilization expense or reversals of the expense. Therefore, some income and expense ratios are not comparable to previous periods. Use extreme caution when coming to conclusions from this data.**

**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	Certs			CU	Banks	Sav Inst(3)
Dec-09	11.3 %	30.0 %	21.0 %	9.8 %	28.0 %	0.5 %	0.4 %	1.8 %	1.0 %	7,859	9.8 %	69.0 %	8.4 %
Nov-09	11.0	30.6	20.9	9.6	27.9	0.5	0.4	1.9	1.0	7,851	9.8	68.7	8.4
Oct-09	11.1	30.7	20.6	9.6	28.0	0.5	0.4	1.9	1.0	7,765	9.9	68.1	8.8
Sep-09	10.5	31.0	20.6	9.8	28.1	0.5	0.4	2.0	1.1	7,749	9.8	67.6	8.8
Aug-09	11.0	31.3	20.4	9.6	27.6	0.6	0.4	2.0	1.1	7,728	9.8	67.3	8.8
Jul-09	11.1	31.3	20.1	9.5	28.0	0.6	0.4	2.1	1.1	7,754	9.8	66.8	8.9
Jun-09	10.7	31.5	19.9	9.7	28.3	0.6	0.5	2.2	1.1	7,788	9.7	66.6	8.9
May-09	11.1	31.5	19.6	9.7	28.1	0.6	0.5	2.2	1.2	7,799	9.7	66.2	8.8
Apr-09	10.9	32.0	19.3	9.7	28.1	0.6	0.5	2.3	1.2	7,825	9.6	65.5	9.1
Mar-09	10.9	32.5	19.2	9.5	28.0	0.7	0.5	2.5	1.4	7,837	9.5	65.3	9.1
Feb-09	11.5	32.5	18.9	9.5	27.6	0.7	0.5	2.7	1.5	7,715	9.5	65.2	9.0
Jan-09	11.1	33.2	18.9	9.4	27.3	0.8	0.5	2.9	1.7	7,657	9.3	65.0	9.1
Dec-08	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

*Latest
thirteen
months*

*Previous
year-end
totals*

(1) Other checkable deposits+consumer-held demand deposits(est)+regular savings+small time deposits(incl IRAs)+MMAs+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)

Latest
thirteen
months

Dec-09	N/A	N/A %	N/A %	N/A %	N/A %	N/A	N/A %	N/A %	N/A %	N/A %
Nov-09	831.5	33.6	20.0	3.3	0.0	1601.9	12.9	30.6	28.2	2.7
Oct-09	828.9	33.3	20.0	3.2	0.0	1603.4	13.0	30.9	29.5	2.6
Sep-09	832.7	33.4	20.9	3.1	0.0	1598.9	13.0	30.8	29.9	2.6
Aug-09	840.4	33.6	21.1	3.1	0.0	1580.6	13.0	30.9	29.9	2.7
Jul-09	832.6	33.5	21.0	3.1	0.0	1584.2	12.8	31.2	30.1	2.7
Jun-09	837.8	33.7	21.2	3.0	0.0	1590.2	12.7	31.4	30.3	2.7
May-09	853.4	34.1	21.3	3.1	0.0	1588.1	12.7	31.0	30.8	2.7
Apr-09	843.8	33.7	21.6	3.1	0.0	1596.2	12.7	31.0	31.0	2.8
Mar-09	850.7	33.8	21.7	3.2	0.0	1606.9	12.7	31.1	30.8	2.8
Feb-09	879.1	34.5	21.5	3.2	0.0	1618.9	12.7	31.2	30.6	2.8
Jan-09	893.4	34.5	21.5	3.3	0.0	1603.9	12.6	30.4	31.3	2.9
Dec-08	878.6	33.9	22.2	3.3	0.0	1605.3	12.7	30.3	31.5	2.8

Previous
year-end
totals

2006	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
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	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.