

# MONTHLY CREDIT UNION ESTIMATES

## April 2009 OVERVIEW

**Loans:** Credit union loans outstanding increased 0.2% in April 2009 and 0.3% during the first four months of 2009, down from a 1.2% increase during the same period of 2008. Other loans led loan growth rising 1.8%, while both credit card loans and home equity loans grew 1.1%. Used auto loans (0.8%) and adjustable-rate mortgages (0.7%) also increased this month. Declining during April were other mortgages (-1.2%), and new auto loans (-1.1%).

**Savings:** Credit union savings balances rose 0.7% in April, but grew 6.4% during the first four months of 2009. Individual retirement accounts grew the fastest with a 3.6% increase, followed by money market accounts (1.4%), share drafts (1%) and regular shares (1%). One-year certificates declined 0.6% during April.

### 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)
Apr 09	0.29%	6.37%	2.79%	0.18%	2.61%
Apr 08	1.17%	4.84%	3.67%	1.93%	1.74%
Apr 07	0.79%	3.42%	4.63%	5.02%	-0.39%
Apr 06	1.77%	2.64%	4.79%	4.96%	-0.17%
Apr 05	2.56%	3.95%	4.29%	3.21%	1.08%

**Asset quality:** Credit union 60+ day delinquencies grew from 1.5% in March to 1.6% in April 2009.

**Liquidity:** The loan-to-savings ratio remains close to 79% during the last three months. 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 remains at 9.6%. The total dollar amount of capital is at \$83 billion.

Prepared May 29, 2009 by:



Credit Union National Association

**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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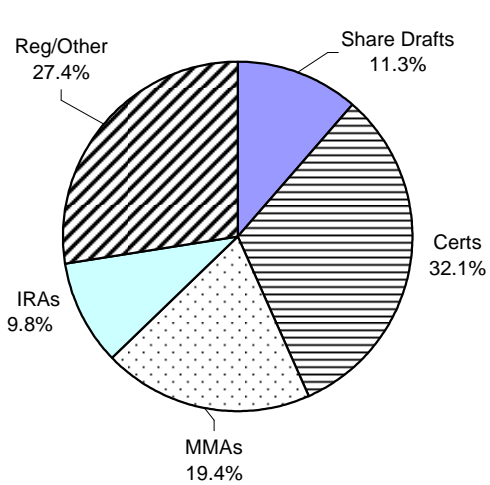
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The estimates in this report are based on information from a monthly sample of credit unions and are revised whenever more complete data are available. The estimates have been revised to reflect benchmark data as of December 2008.

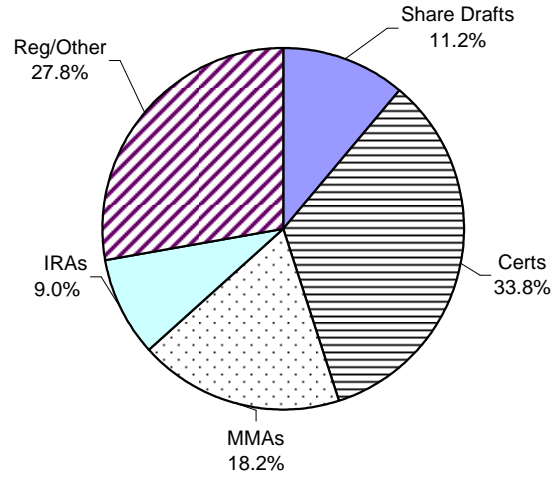
***Look for the May edition of Monthly Credit Union Estimates during the week of June 29, 2009.***

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# Distribution of credit union savings

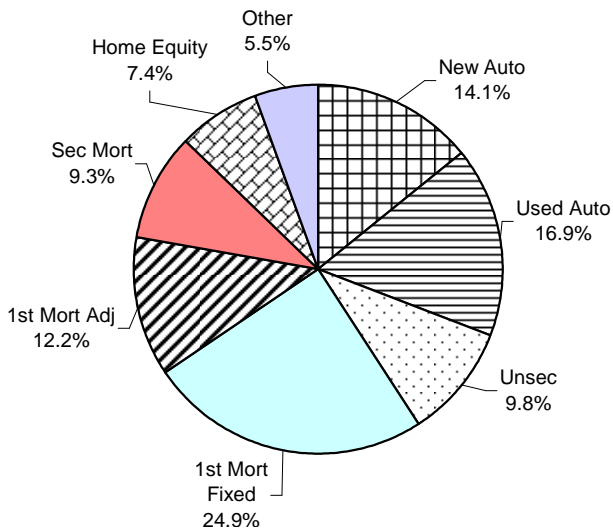


**Apr 09 Savings= \$741.8 Billion**

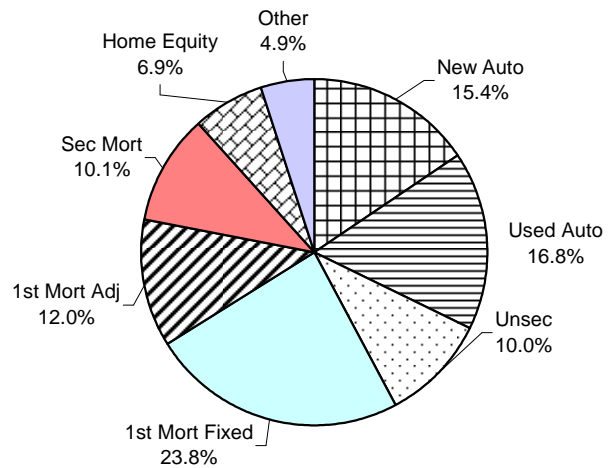


**Apr-08 Savings= \$683.9 Billion**

# Distribution of credit union loans



**Apr 09 Loans = \$582.2 Billion**

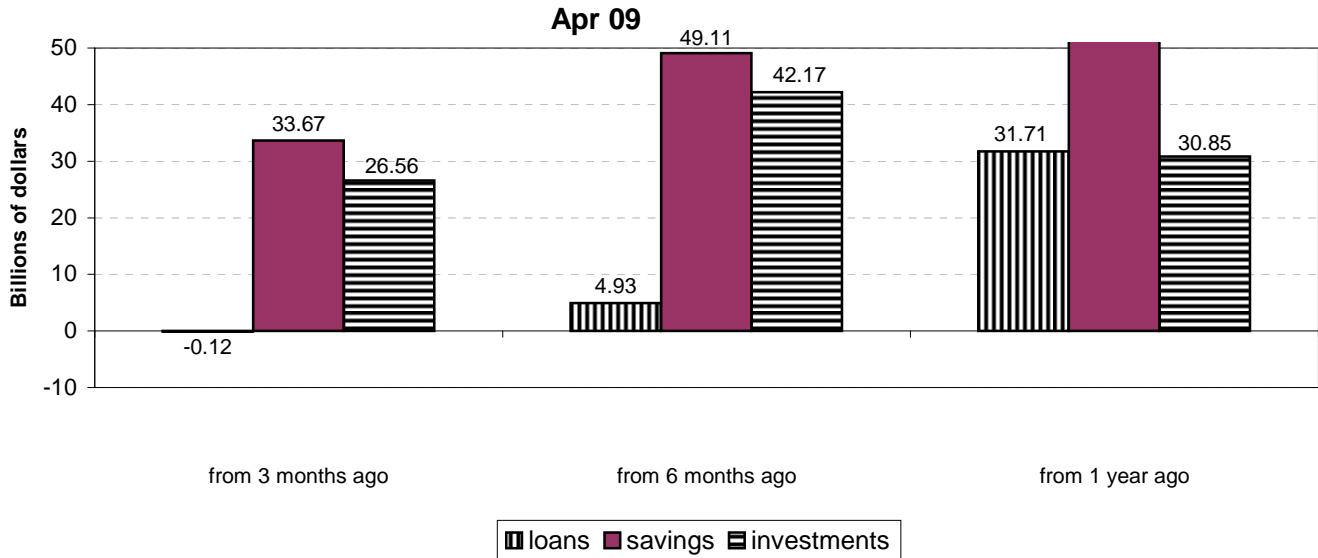


**Apr-08 Loans = \$550.5 Billion**

(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



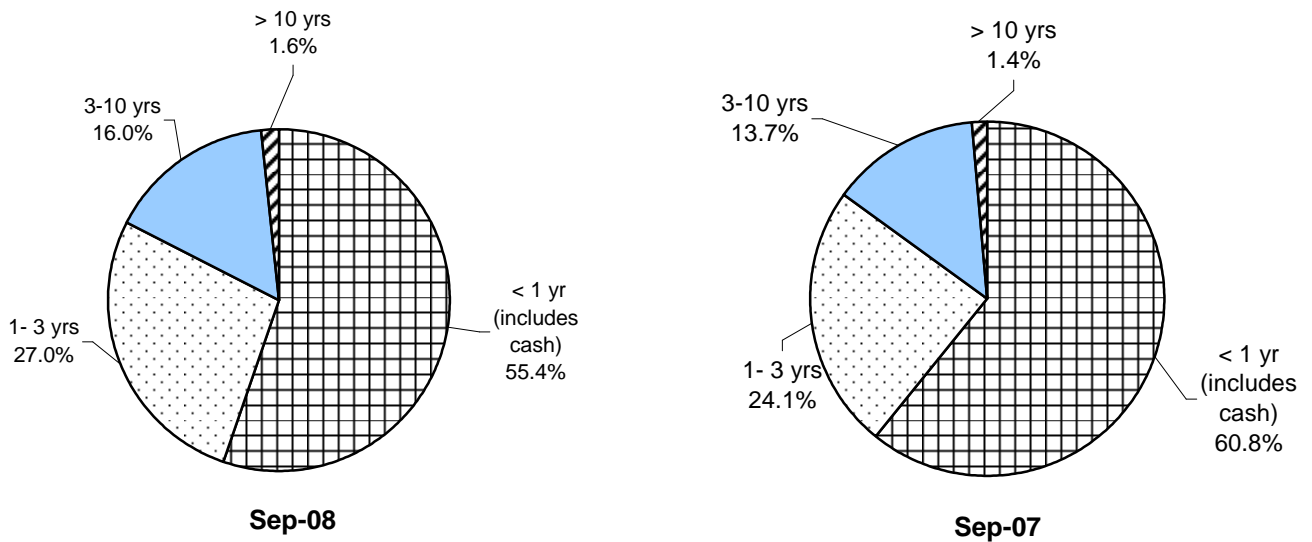
for complete data, see page 5

## Maturity of surplus funds

### December 2008 vs December 2007

(All Credit Unions)

(sum of cash plus investments)

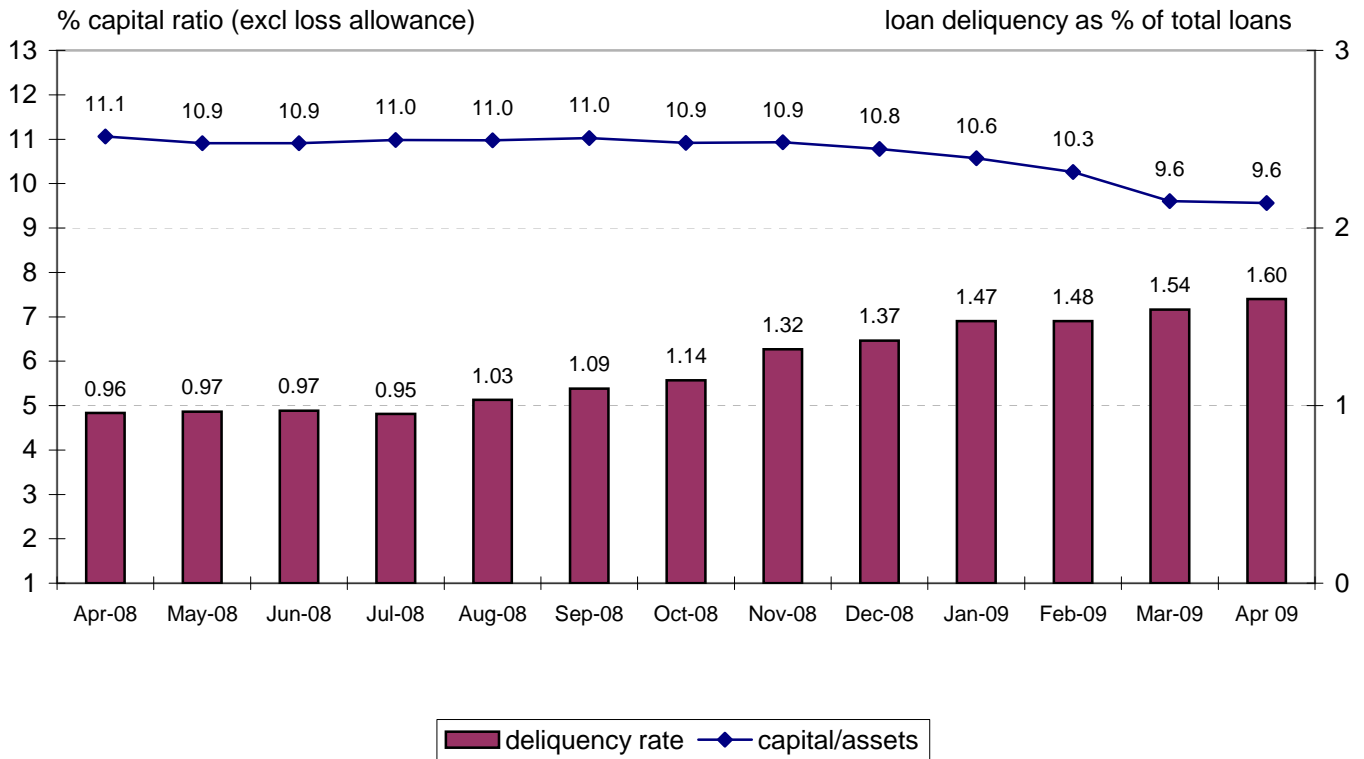


### National Totals

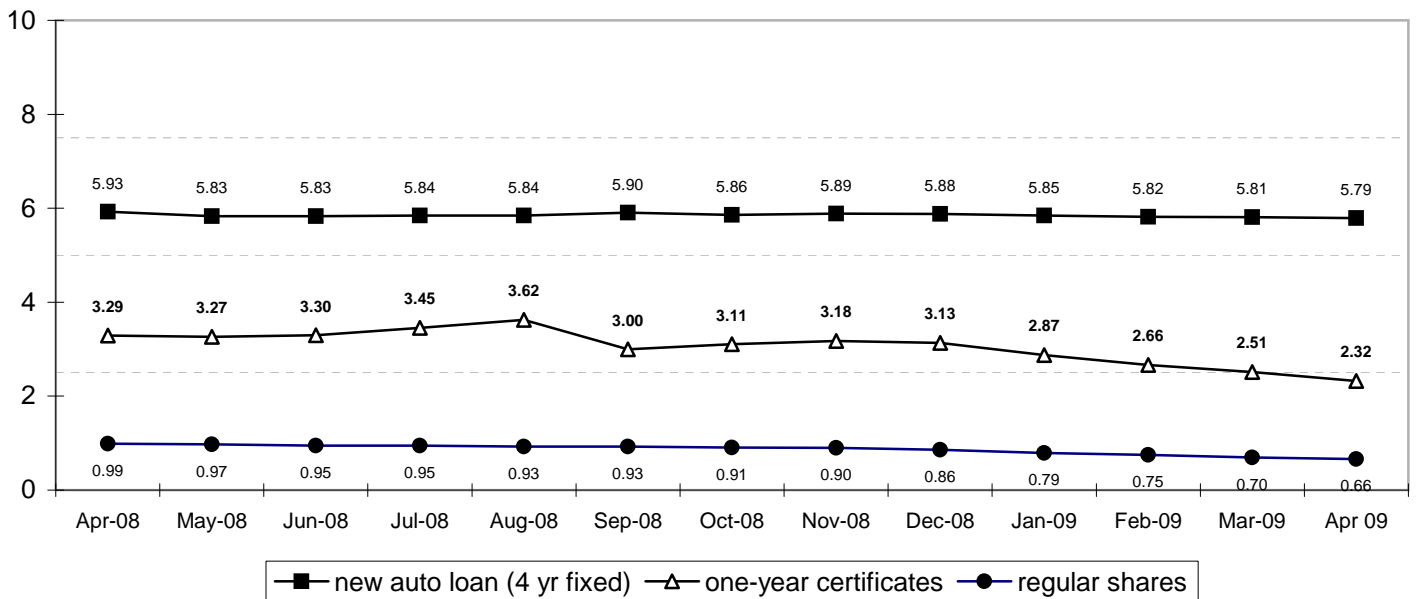
Dec 08 Total Surplus Funds = \$219.64 Billion

Dec 07 Total Surplus Funds = \$200.93 Billion

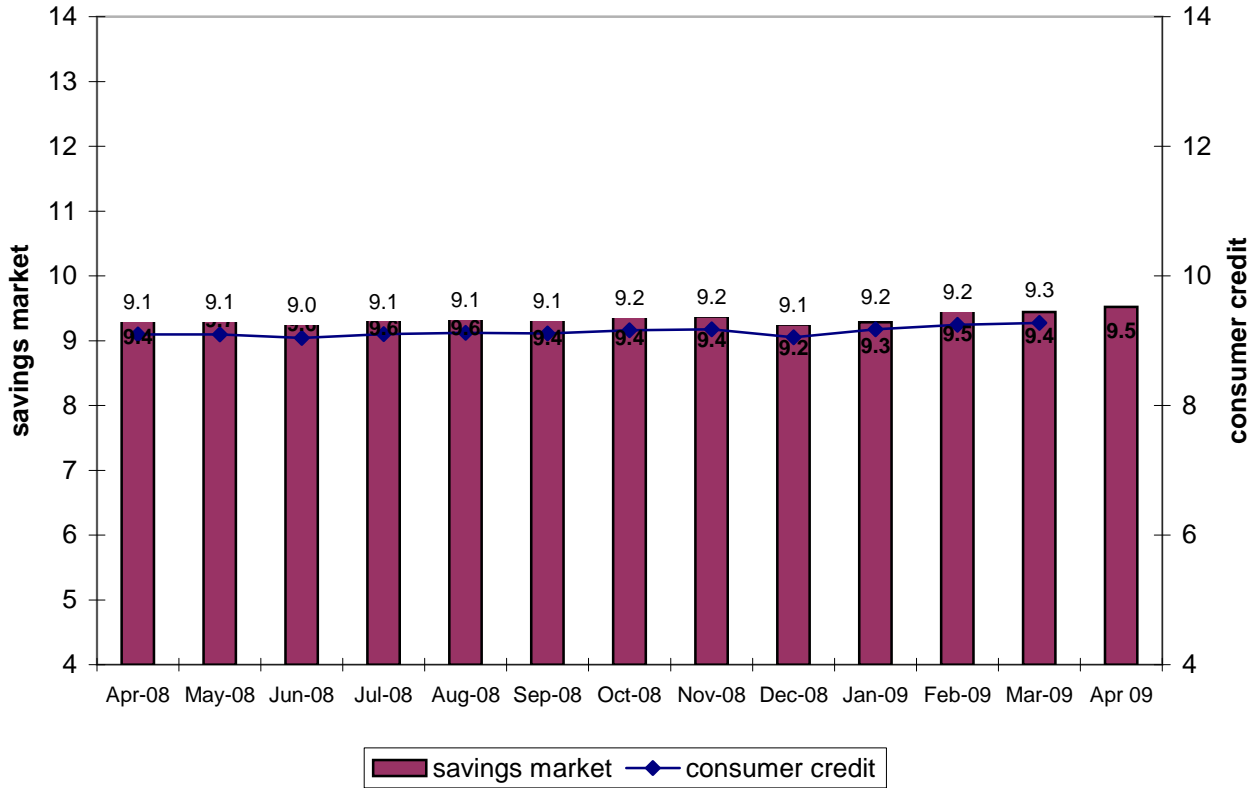
# Capital ratio and delinquency



# Credit union auto loan and savings rates

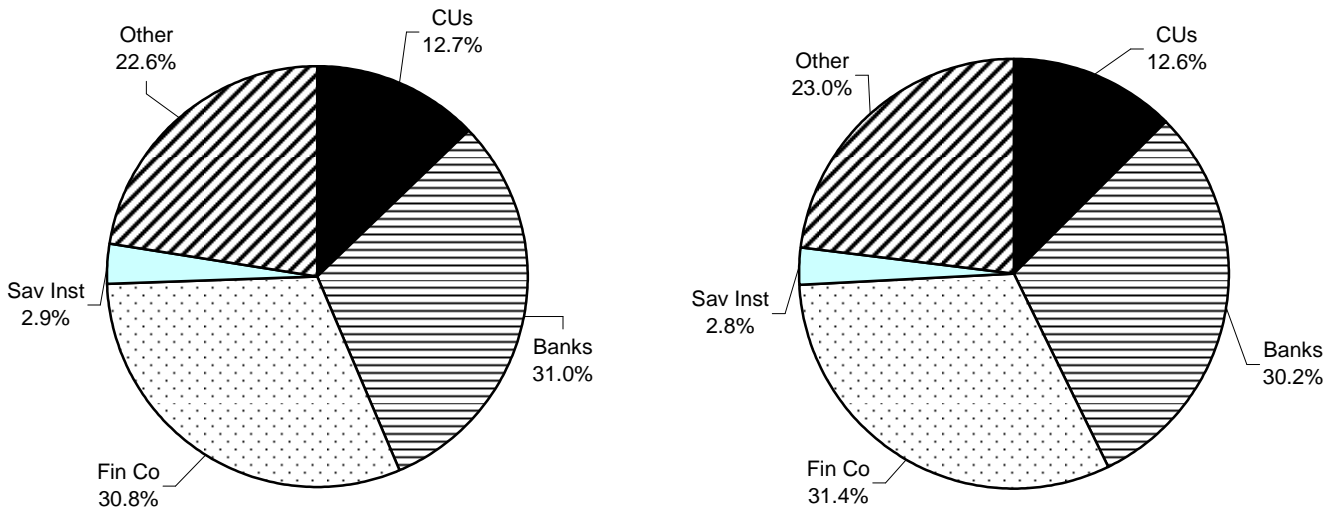


# Savings & Consumer Credit Markets



for more complete data, see pages 9 & 10

# Non-Revolving loan market shares



Apr 09 Non-Rev= \$1,600.1 Billion

Apr-08 Non-Rev= \$1,592.9 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)	
<b>Apr 09</b>	\$582.2	\$260.4	\$871.8	\$741.8	\$83.3	\$46.6	7,982	91.9	
<b>% chg, month</b>	0.2%	0.8%	0.5%	0.7%	0.1%	-1.1%	-0.2%	0.2%	
<b>% chg, yr ago</b>	5.8%	13.4%	7.5%	8.5%	-7.1%	24.7%	-3.9%	1.4%	
<b>% chg, YTD</b>	0.3%	18.6%	4.7%	6.4%	-7.2%	2.8%	-1.3%	1.2%	
<b>Surplus Funds</b>									
<b>Mar-09</b>	\$581.0	258.3	\$867.4	\$736.9	\$83.3	\$47.1	7,998	91.7	
<b>Feb-09</b>	581.4	253.6	866.3	728.0	88.9	49.4	8,021	91.4	
<b>Jan-09</b>	582.3	233.8	847.1	708.1	89.5	49.5	8,052	91.0	
<b>Dec-08</b>	580.5	219.6	832.5	697.4	89.8	45.3	8,088	90.7	
<b>Nov-08</b>	578.5	220.1	831.1	694.3	90.8	45.9	8,127	90.9	
<b>Oct-08</b>	577.2	218.2	827.5	692.7	90.4	44.4	8,158	91.0	
<b>Sep-08</b>	575.0	210.9	819.4	683.7	90.3	45.4	8,180	91.2	
<b>Aug-08</b>	572.0	217.7	822.7	690.4	90.3	42.0	8,203	91.2	
<b>Jul-08</b>	566.6	218.3	818.5	690.1	89.9	38.5	8,230	91.2	
<b>Jun-08</b>	560.7	228.3	822.1	693.8	89.7	38.6	8,260	91.2	
<b>May-08</b>	554.8	239.2	824.9	696.8	90.0	38.1	8,297	90.9	
<b>Apr-08</b>	550.5	229.5	811.0	683.9	89.7	37.4	8,305	90.6	
<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>						
<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>	85.2	45.5	3.3	137.1	125.5	8.9	2.7	17,672	51.9
<b>1984</b>	75.4	32.1	2.6	113.0	102.6	7.5	2.9	18,375	49.3
<b>1983</b>	60.5	33.3	2.2	98.0	89.7	6.3	2.3	19,095	47.5
<b>Mar-08</b>	546.3	235.2	811.2	685.1	90.0	36.0	8339	90.3	

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		
<b>Apr 09</b>	78.5 %	9.6 %	2.2 %	34.9 %	15.9 %	12.4 %	34.5 %	58.0 %	
<b>Mar-09</b>	78.8	9.6	2.1	34.1	15.3	12.3	36.1	58.2	
<b>Feb-09</b>	79.9	10.3	2.2	32.3	15.1	12.1	38.3	60.1	
<b>Jan-09</b>	82.2	10.6	2.4	34.2	15.5	12.5	35.4	57.5	
<b>Dec-08</b>	83.2	10.8	1.9	37.0	15.1	12.9	33.2	55.4	
<b>Nov-08</b>	83.3	10.9	2.0	37.0	15.2	11.8	34.0	54.1	
<b>Oct-08</b>	83.3	10.9	2.1	36.8	16.2	12.1	32.8	53.9	
<b>Sep-08</b>	84.1	11.0	2.0	38.2	16.6	12.0	31.2	51.3	
<b>Aug-08</b>	82.8	11.0	2.4	37.1	16.4	11.5	32.5	52.2	
<b>Jul-08</b>	82.1	11.0	1.9	36.3	17.2	11.9	32.7	51.4	
<b>Jun-08</b>	80.8	10.9	2.0	34.4	16.9	11.3	35.4	54.5	
<b>May-08</b>	79.6	10.9	1.8	32.0	16.9	10.2	39.0	58.5	
<b>Apr-08</b>	80.5	11.1	1.8	32.0	17.5	10.1	38.6	58.2	
<b>Cash</b>									
<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	

*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>	<b>Apr 09</b>	1.60 %	5.8 %	6.3 %	10.5 %	11.7 %	4.4 %	14.1 %	16.9 %	9.8 %	24.9 %	12.2 %	9.3 %	7.4 %	5.5 %
	<b>Mar-09</b>	1.54	5.8	6.4	10.5	11.8	4.5	14.2	16.8	9.8	24.9	12.1	9.5	7.3	5.3
	<b>Feb-09</b>	1.48	5.8	6.4	10.5	11.7	4.4	14.3	16.7	9.8	24.7	12.1	9.5	7.4	5.6
	<b>Jan-09</b>	1.47	5.8	6.4	10.5	11.7	4.5	14.3	16.7	10.0	24.4	12.1	9.6	7.3	5.6
	<b>Dec-08</b>	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
	<b>Nov-08</b>	1.32	5.9	6.5	10.5	11.8	4.9	14.5	16.6	10.0	24.3	12.2	9.8	7.2	5.4
	<b>Oct-08</b>	1.14	5.9	6.4	10.5	11.8	5.0	14.5	16.7	9.9	24.3	12.2	9.8	7.2	5.3
	<b>Sep-08</b>	1.09	5.9	6.5	10.5	11.9	5.2	14.6	16.7	10.0	24.4	12.1	9.8	7.1	5.2
	<b>Aug-08</b>	1.03	5.8	6.4	10.6	11.8	5.1	14.7	16.7	10.0	24.3	12.0	10.0	6.9	5.3
	<b>Jul-08</b>	0.95	5.8	6.4	10.6	11.8	5.1	14.8	16.8	10.0	24.3	12.0	10.0	6.9	5.2
	<b>Jun-08</b>	0.97	5.8	6.4	10.6	11.8	5.3	15.0	16.8	10.0	24.5	11.8	10.1	6.9	5.0
	<b>May-08</b>	0.97	5.8	6.4	10.7	11.9	5.4	15.2	16.8	10.0	24.2	11.8	10.1	7.0	5.0
	<b>Apr-08</b>	0.96	5.9	6.5	10.7	11.9	5.6	15.4	16.8	10.0	23.8	12.0	10.1	6.9	4.9
<i>Previous year-end totals</i>	<b>2007</b>	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 %
	<b>2006</b>	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
	<b>2005</b>	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
	<b>2004</b>	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
	<b>2003</b>	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
	<b>2002</b>	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
	<b>2001</b>	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
	<b>2000</b>	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
	<b>1999</b>	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
	<b>1998</b>	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
	<b>1997</b>	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
	<b>1996</b>	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
	<b>1995</b>	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
	<b>1994</b>	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
	<b>1993</b>	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
	<b>1992</b>	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
	<b>1991</b>	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
	<b>1990</b>	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
	<b>1989</b>	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
	<b>1988</b>	1.8	10.5		15.1	14.7		24.1		20.4					
<b>1987</b>	1.9	10.3			14.5		23.5		23.3						
<b>1986</b>	2.2	10.8			14.8		25.6		22.5						
<b>1985</b>	2.1	12.6			16.2										
<b>1984</b>	2.0	13.5			16.6										
<b>1983</b>	2.4	13.1			16.4										
<b>1983</b>	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>2008 year-end</b>	5.56	2.41	314	136	335	116	85	31
<b>2008 mid-year</b>	5.64	2.56	308	137	334	112	60	52
<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>1982</b>	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 bp=1%) of avg 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	Certs			CU	Banks	Sav Inst(3)
<b>Apr 09</b>	11.3 %	32.1 %	19.4 %	9.8 %	27.4 %	0.7 %	0.5 %	2.3 %	1.4 %	7,791	9.5 %	65.7 %	9.3 %
<b>Mar-09</b>	11.3	32.5	19.2	9.5	27.4	0.7	0.5	2.5	1.5	7,806	9.4	65.4	9.2
<b>Feb-09</b>	11.8	32.6	18.9	9.5	27.1	0.7	0.5	2.7	1.6	7,686	9.5	65.3	9.1
<b>Jan-09</b>	11.3	33.2	19.0	9.4	27.1	0.8	0.6	2.9	1.7	7,628	9.3	65.1	9.1
<b>Dec-08</b>	10.8	33.2	18.9	9.5	27.6	0.9	0.6	3.1	1.8	7,539	9.2	64.8	9.3
<b>Nov-08</b>	11.3	33.0	18.8	9.3	27.6	0.9	0.6	3.2	1.9	7,409	9.4	64.4	9.5
<b>Oct-08</b>	11.5	32.8	18.7	9.2	27.8	0.9	0.6	3.1	2.0	7,365	9.4	64.0	9.6
<b>Sep-08</b>	10.9	32.8	18.9	9.2	28.2	0.9	0.5	3.0	2.0	7,273	9.4	62.4	11.4
<b>Aug-08</b>	11.6	32.5	18.9	9.0	28.0	0.9	0.6	3.6	2.0	7,221	9.6	61.6	11.9
<b>Jul-08</b>	11.2	32.8	18.9	9.0	28.1	0.9	0.5	3.5	2.1	7,215	9.6	61.4	12.1
<b>Jun-08</b>	11.1	32.8	18.7	9.0	28.4	0.9	0.5	3.3	2.1	7,210	9.6	61.4	12.0
<b>May-08</b>	11.9	33.0	18.4	8.8	28.0	1.0	0.5	3.3	2.2	7,196	9.7	61.3	11.8
<b>Apr-08</b>	11.2	33.8	18.2	9.0	27.8	1.0	0.5	3.3	2.2	7,258	9.4	61.4	11.7
<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)

*Latest  
thirteen  
months*

<b>Apr 09</b>	N/A	N/A %	N/A %	N/A %	N/A %	N/A	N/A %	N/A %	N/A %	N/A %
<b>Mar-09</b>	2532.1	9.3	33.7	21.5	3.4	1600.1	12.7	31.0	30.8	2.9
<b>Feb-09</b>	2559.2	9.2	34.4	21.4	3.4	1610.5	12.7	31.0	30.7	2.9
<b>Jan-09</b>	2594.5	9.2	34.5	21.4	3.3	1621.2	12.6	31.2	30.6	2.9
<b>Dec-08</b>	2596.9	9.1	33.8	22.2	3.3	1604.6	12.6	30.4	31.2	2.9
<b>Nov-08</b>	2582.6	9.2	33.4	22.5	3.2	1605.5	12.7	30.3	31.5	2.8
<b>Oct-08</b>	2583.6	9.2	32.9	22.7	3.2	1611.8	12.7	30.1	31.6	2.8
<b>Sep-08</b>	2591.6	9.1	32.6	23.0	3.1	1615.7	12.6	30.2	31.7	2.7
<b>Aug-08</b>	2581.8	9.1	32.3	22.9	3.5	1608.1	12.7	30.4	31.6	2.7
<b>Jul-08</b>	2566.7	9.1	32.0	22.9	3.5	1601.3	12.6	30.3	31.4	2.7
<b>Jun-08</b>	2555.9	9.0	31.8	22.8	3.5	1596.5	12.5	30.3	31.2	2.8
<b>May-08</b>	2547.7	9.1	31.7	22.9	3.5	1594.0	12.6	30.2	31.4	2.8
<b>Apr-08</b>	2541.3	9.1	31.8	23.0	3.5	1592.9	12.6	30.2	31.4	2.8

*Previous  
year-end  
totals*

<b>2006</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

\*\* 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.