

Loans

Credit union loans outstanding fell by less than 0.1% in November 2012, down from 0.4% growth in October. Unsecured personal loans led loan growth with an increase of 1.6%. New auto loans grew 0.8%, credit card loans grew 0.7%, and adjustable-rate mortgages grew 0.2%. Used auto loans fell less than 0.1%, home equity loans fell 0.5%, and fixed-rate mortgages fell 1.4%.

Savings

Credit union savings balances grew 1.3% in October compared to a 0.1% decrease in October. Share drafts led savings growth with a 7.4% increase (note that the last business day of November fell on a Friday). Regular shares grew 1.1%, followed by one-year certificates and money market accounts each of which grew 0.3%. Individual retirement accounts fell 0.1%.

Asset quality

Credit unions' 60+ day delinquency remained constant at 1.1% in November.

Liquidity

The loan-to-savings ratio decreased slightly in November to 68%.

Capital

The movement's overall capital-to-asset ratio is 10%. The total dollar amount of capital is \$108 billion.

Period	YTD Growth		YTD Interest Rate Averages		
			Long-term	Short-term	Difference
	Loans	Savings	10-yr. Treasury	Federal Funds Rate	(Long-Short)
Nov 12	3.9%	6.4%	1.81%	0.14%	1.67%
Nov 11	0.7%	4.0%	2.86%	0.10%	2.75%
Nov 10	-1.1%	3.9%	3.21%	0.17%	3.03%
Nov 09	1.6%	9.8%	3.23%	0.16%	3.06%
Nov 08	6.3%	6.4%	3.78%	2.09%	1.69%

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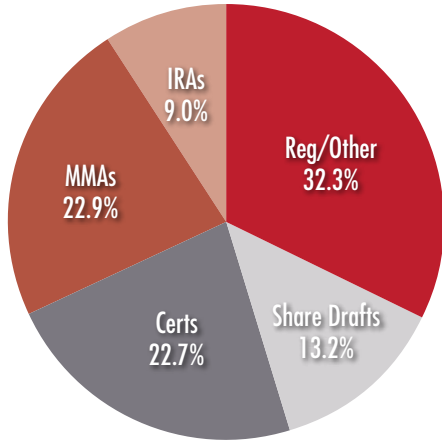
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The estimates in this report are based on information from monthly sample of credit unions and are revised whenever more complete data is available. The estimates have been revised to reflect benchmark data as of September 2012.

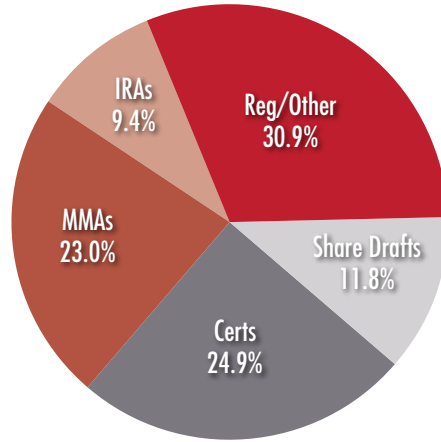
Look for the December 2012 edition of Monthly Credit Union Estimates during the week of February 4, 2012.

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Distribution of credit union savings

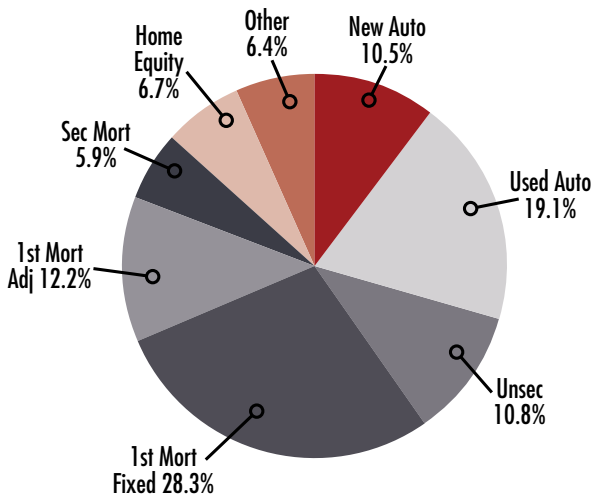


Nov-12 Savinas=\$899.2 Billion

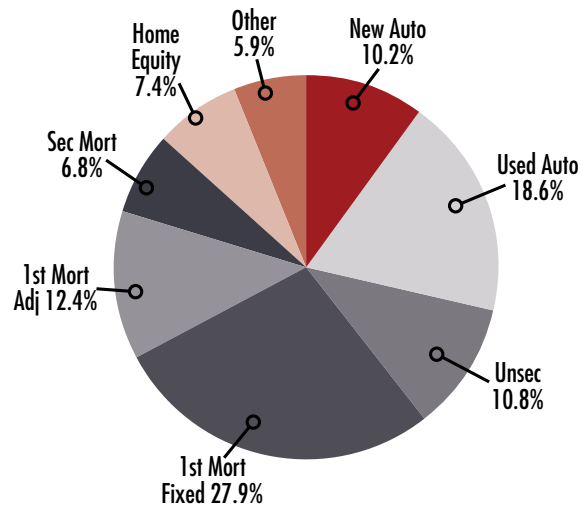


Nov-11 Savinas=\$836.1 Billion

Distribution of credit union loans



Nov-12 Loans=\$610.0 Billion



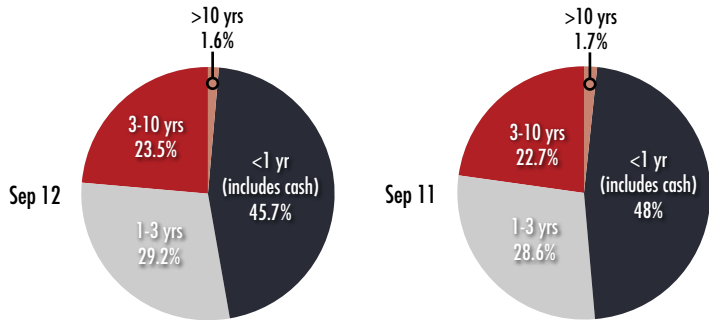
Nov-11 Loans=\$584.3 Billion

(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.

Maturity of surplus funds

September 2012 vs. September 2011

(All Credit Unions)
(sum of cash plus investments)



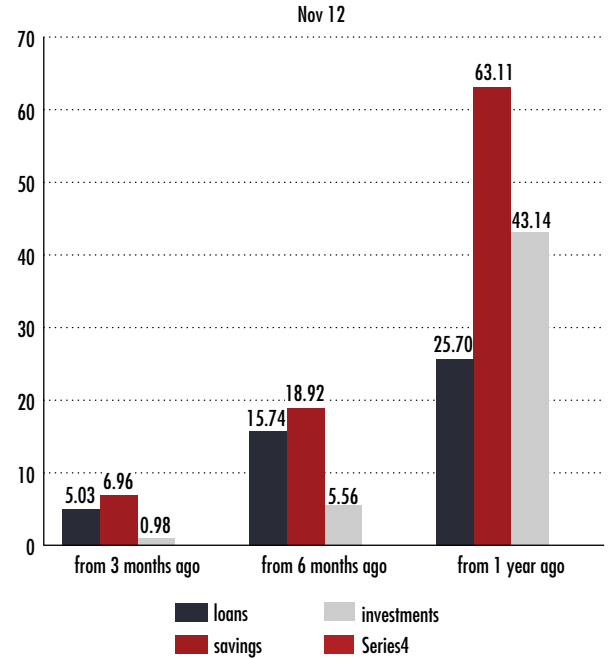
National Totals

Sept 2012 Total Surplus Funds= \$386.63 Billion

Sept 2011 Total Surplus Funds= \$356.00 Billion

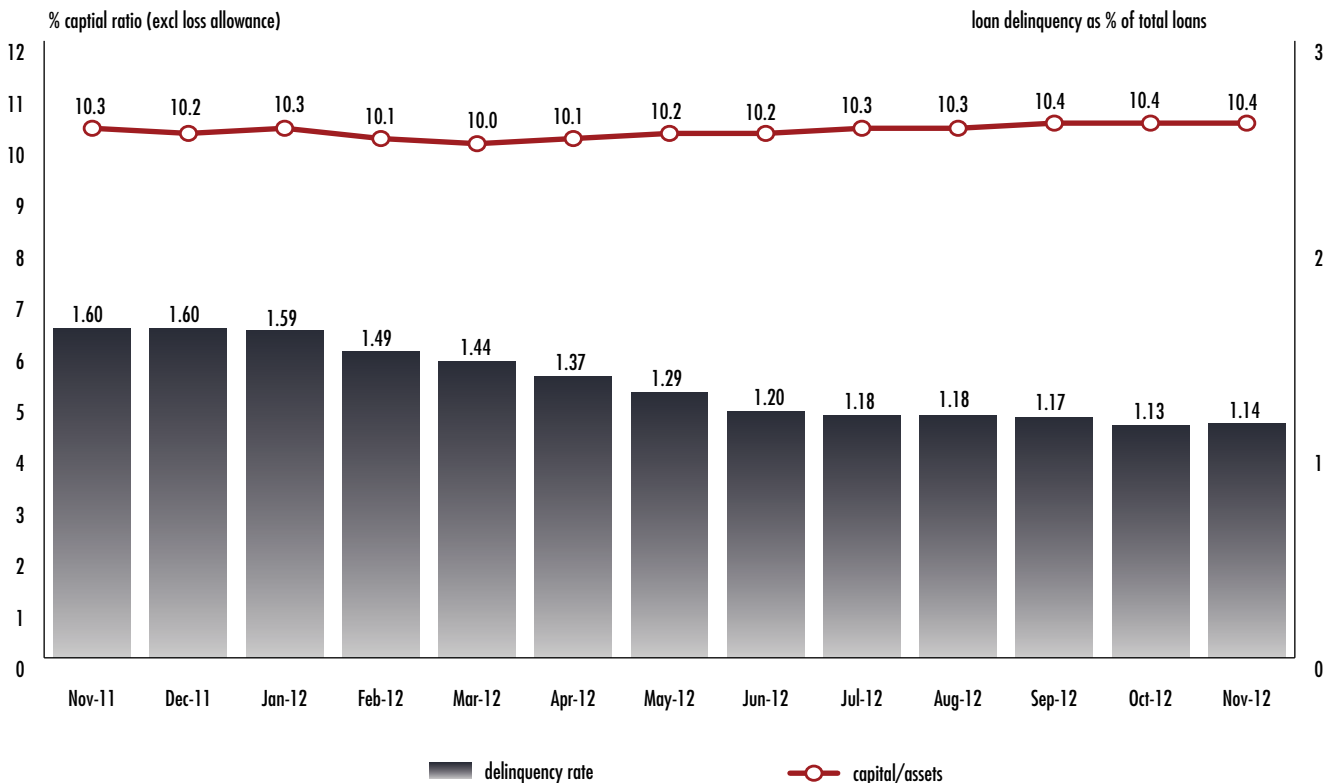
Credit union liquidity flows

Changes during the period

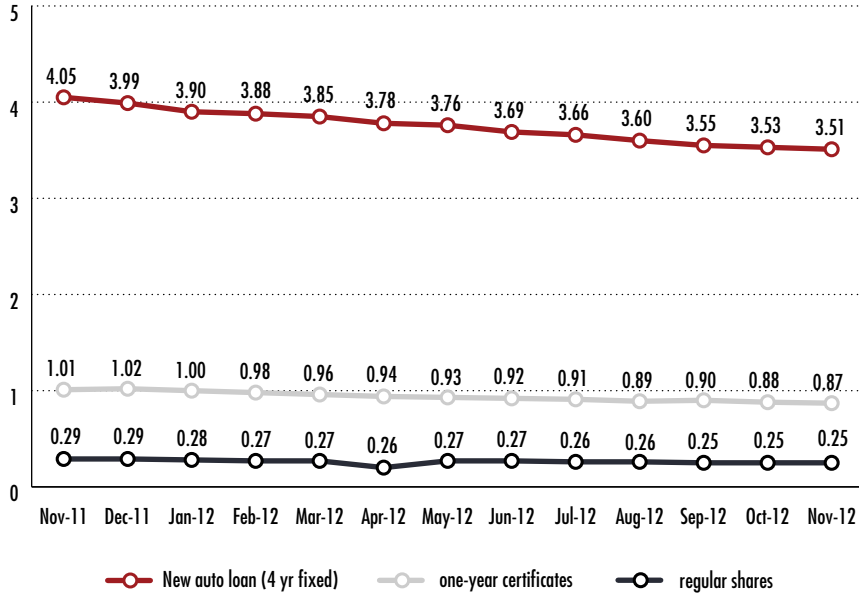


for complete data, see page 5

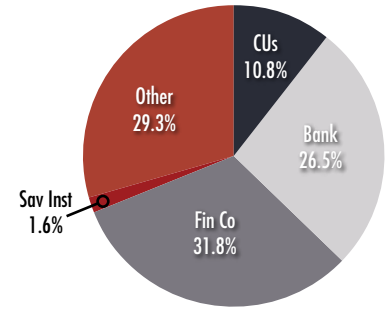
Capital ratio and delinquency



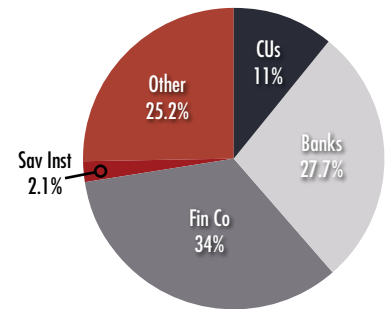
Credit union auto loan and savings rates



Non-Revolving loan market shares



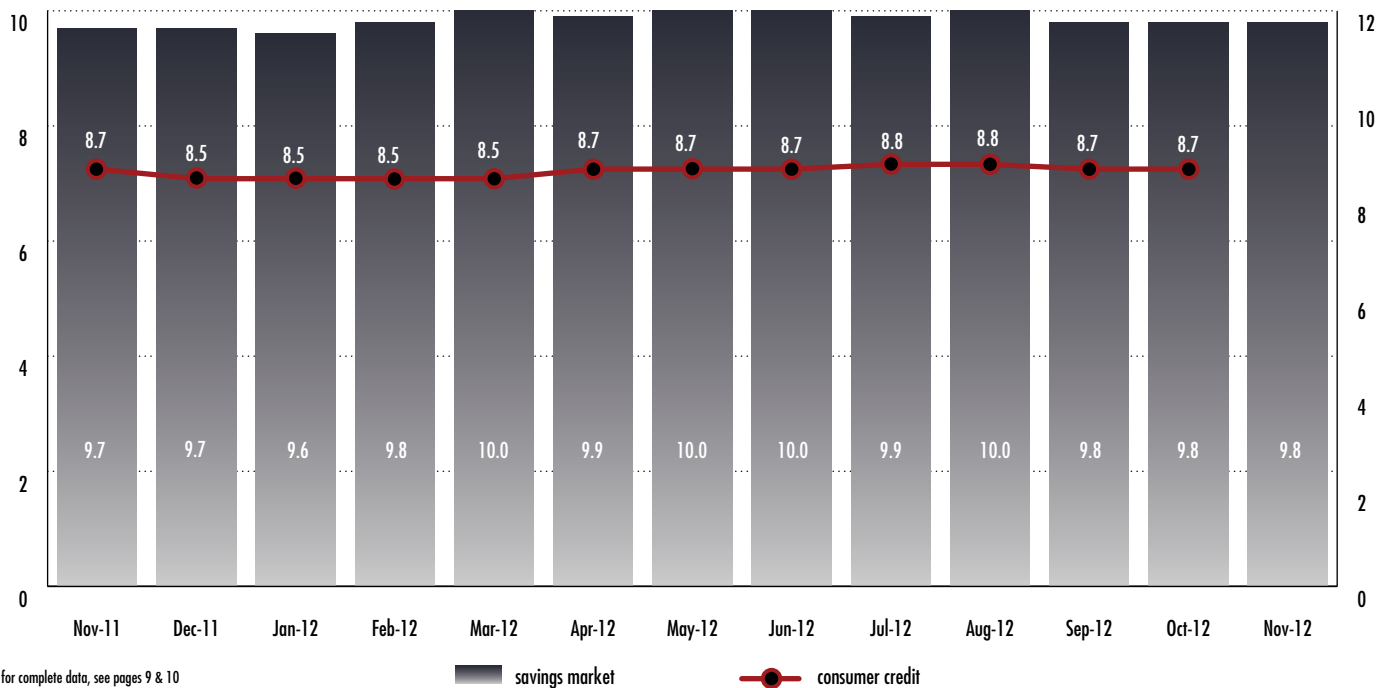
Oct-12 Non-Rev= \$1,910.6 Billion



Nov-11 Non-Rev= \$1,770.4 Billion

"other" consists of securitized loans no longer held on lenders' balance sheets

Savings & Consumer Credit Market Share



for complete data, see pages 9 & 10

MONTHLY CREDIT UNION ESTIMATES
NOVEMBER 2012

National Credit Union Aggregates
(\$ in billions)

	Date	Loans	Surplus Funds	Assets	Savings	Capital	Borrow & oth. liab	Number of CUs	Members (millions)	
Latest month	Nov-12	\$610.0	\$394.3	\$1,045.3	\$899.2	\$108.5	\$37.6	7,100	96.2	
	% chg, month	0.0%	3.4%	1.3%	1.3%	0.8%	2.4%	-0.1%	0.2%	
	% chg, yr ago	4.4%	12.3%	7.5%	7.5%	8.2%	5.5%	-3.9%	2.5%	
	% chg, YTD	3.9%	9.7%	6.4%	6.4%	8.2%	3.0%	-3.4%	2.3%	
Surplus Funds										
Previous twelve months	Oct-12	\$610.2	\$381.3	\$1,031.9	\$887.5	\$107.7	\$36.7	7,107	96.0	
	Sep-12	607.8	386.6	1,034.1	888.3	107.0	38.7	7,144	96.0	
	Aug-12	605.0	393.3	1,036.3	892.3	106.4	37.7	7,162	95.8	
	Jul-12	600.9	384.0	1,023.1	880.7	105.5	36.9	7,191	95.5	
	Jun-12	597.7	394.6	1,028.7	887.4	104.5	36.9	7,219	95.3	
	May-12	594.3	388.7	1,020.4	880.3	103.9	36.2	7,240	95.1	
	Apr-12	590.3	390.3	1,017.9	878.8	103.1	36.0	7,259	94.8	
	Mar-12	586.9	399.7	1,022.8	884.6	102.1	36.1	7,278	94.7	
	Feb-12	586.1	376.5	999.1	861.6	101.3	36.2	7,308	94.3	
	Jan-12	586.7	357.4	980.4	842.9	101.1	36.4	7,338	94.1	
	Dec-11	587.0	359.4	982.1	845.3	100.2	36.5	7,351	94.0	
	Nov-11	584.3	351.2	972.1	836.1	100.3	35.6	7,391	93.8	
	2010	\$580.3	\$320.0	\$934.1	\$803.8	\$93.2	\$37.2	7,597	92.6	
	2009	\$587.4	\$284.3	\$904.0	\$769.4	\$88.7	\$45.9	7,831	92.0	
2008	\$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										
Previous year-end totals	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	
1982	51.5	27.5	1.8	82.7	74.8	5.6	2.3	19,897	46.7	

MONTHLY CREDIT UNION ESTIMATES
NOVEMBER 2012

National Credit Union Ratios

	Date	Loans/ Savings	Net Capital /Assets	Distribution of Surplus Funds (1)					Surplus Funds Liquid (2)	
				Corp US Govt	Agencies	Comm Banks CUs	S&Ls & MSBs	Other		
Latest thirteen months	Nov-12	67.8%	10.4%	3.1%	49.6%	1.1%	12.5%	33.7%	45.4%	
	Oct-12	68.7	10.4	3.3	50.9	1.1	12.8	31.9	44.6	
	Sep-12	68.4	10.4	3.0	50.0	1.2	12.5	33.2	45.7	
	Aug-12	67.8	10.3	2.6	50.3	1.3	12.5	33.3	46.0	
	Jul-12	68.2	10.3	2.8	50.9	1.3	12.6	32.4	45.6	
	Jun-12	67.3	10.2	2.7	49.4	1.4	12.1	34.4	46.3	
	May-12	67.5	10.2	2.8	50.3	1.5	12.1	33.3	45.2	
	Apr-12	67.2	10.1	2.7	49.6	1.5	11.9	34.2	46.0	
	Mar-12	66.4	10.0	2.8	47.6	1.4	11.6	36.6	48.3	
	Feb-12	68.0	10.1	2.5	48.3	1.5	12.0	35.5	47.9	
	Jan-12	69.6	10.3	2.5	49.8	1.6	12.7	33.5	46.3	
	Dec-11	69.4	10.2	2.3	49.1	1.8	12.5	34.3	47.4	
	Nov-11	69.9	10.3	2.5	50.0	2.2	12.8	32.4	45.2	
Cash										
Previous year-end totals	2010	72.2%	10.0%	3.4%	45.5%	5.5%	13.5%	32.1%	47.2%	
	2009	76.3	9.8	2.5	38.5	12.0	13.3	33.7	53.6	
	2008	83.2	10.8	1.9	37.0	15.1	12.9	33.2	55.4	
	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		

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

(2) Liquid means maturing within one year.

National Credit Union Loan Data

	Date	Average Loan Rates					Distribution of Loans								
		Loan Delinq	New Auto	Used Auto	Credit Card	Home Unsec	New Equity	Used Auto	1st Mort Auto	1st Mort Unsec	Sec Fixed	Home Adj	Mort	Equity	Other
Latest thirteen months	Nov-12	1.14%	3.5%	4.1%	9.9%	11.4%	4.2%	10.5%	19.1%	10.8%	28.3%	12.2%	5.9%	6.7%	6.4%
	Oct-12	1.13	3.5	4.2	9.9	11.5	4.2	10.4	19.2	10.7	28.7	12.2	5.8	6.7	6.2
	Sep-12	1.17	3.6	4.2	9.9	11.5	4.3	10.4	19.1	10.7	29.0	12.0	5.8	6.9	6.2
	Aug-12	1.18	3.6	4.2	10.0	11.5	4.2	10.3	19.0	10.8	28.5	12.2	5.9	6.9	6.3
	Jul-12	1.18	3.7	4.2	9.9	11.5	4.3	10.2	19.0	10.7	28.6	12.2	6.0	6.9	6.4
	Jun-12	1.20	3.7	4.3	9.9	11.6	4.3	10.2	18.9	10.6	28.9	12.2	6.2	6.9	6.0
	May-12	1.29	3.8	4.3	10.0	11.5	4.2	10.2	18.8	10.5	28.6	12.4	6.4	6.8	6.2
	Apr-12	1.37	3.8	4.4	10.0	11.5	4.2	10.1	18.8	10.6	28.6	12.4	6.5	6.9	6.2
	Mar-12	1.44	3.8	4.4	10.0	11.6	4.3	10.1	18.7	10.6	28.9	12.3	6.5	7.1	5.8
	Feb-12	1.49	3.9	4.5	10.1	11.6	4.3	10.1	18.6	10.7	28.5	12.4	6.5	7.2	6.0
	Jan-12	1.59	3.9	4.5	10.1	11.6	4.3	10.1	18.5	10.8	28.3	12.3	6.5	7.3	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
Previous year-end totals	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*
3rd Qtr 2012	3.65	0.73	292	140	313	119	35	84
Mid-Year 2012	3.69	0.75	294	136	309	121	37	84
Year-End 2011	4.05	0.92	312	131	326	117	50	68
2010	4.46	1.21	325	133	319	139	78	50
2009	4.91	1.73	318	161	315	165	111	18
2008	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				
1981	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.

(3) Net income is after the corporate stabilization expense

Credit Union and Household Savings Market Data
(\$ billions)

	Percent of Total CU Savings					Average Rates Paid By CUs				Household Savings Market Shares				
	Date	Share Drafts	Certs	MMA's	IRAs	Regular & Other	Reg	Share Drafts	1 YR Certs	MMA's	Total Market(1)	Market Shares(2)		Sav Inst(3)
Latest thirteen months	Nov-12	13.2%	22.7%	22.9%	9.0%	32.3%	0.2%	0.3%	0.9%	0.4%	9,160	9.8%	75.1%	6.2%
	Oct-12	12.5	22.9	23.1	9.1	32.4	0.3	0.3	0.9	0.4	9,059	9.8	74.0	7.4
	Sep-12	12.6	22.9	22.9	9.1	32.4	0.3	0.3	0.9	0.4	9,015	9.8	73.9	7.4
	Aug-12	13.1	23.0	22.9	9.0	32.1	0.3	0.2	0.9	0.4	8,934	10.0	73.7	7.3
	Jul-12	12.2	23.3	23.1	9.1	32.3	0.3	0.3	0.9	0.4	8,901	9.9	73.5	7.4
	Jun-12	12.7	23.2	22.8	9.1	32.3	0.3	0.3	0.9	0.4	8,887	10.0	73.5	7.3
	May-12	12.3	23.5	22.9	9.0	32.3	0.3	0.3	0.9	0.4	8,818	10.0	73.3	7.4
	Apr-12	12.5	23.5	22.8	9.1	32.1	0.3	0.3	0.9	0.4	8,861	9.9	73.4	7.4
	Mar-12	12.9	23.4	22.6	9.0	32.0	0.3	0.3	1.0	0.4	8,826	10.0	73.3	7.3
	Feb-12	12.4	24.2	22.9	9.1	31.4	0.3	0.3	1.0	0.4	8,743	9.8	73.2	7.4
	Jan-12	11.7	24.7	23.1	9.3	31.1	0.3	0.2	1.0	0.4	8,742	9.6	72.5	7.9
	Dec-11	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
	Nov-11	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
Previous year-end totals	2010	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%
	2009	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
	2008	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	

(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)	
Nov-12	N/A	N/A%	N/A%	N/A%	N/A%	N/A	N/A%	N/A%	N/A%	N/A%	
Oct-12	2734.4	8.7	40.1	24.9	3.3	1910.6	10.8	26.5	31.8	1.6	
Sep-12	2724.1	8.7	40.3	25.0	3.3	1901.8	10.8	26.7	31.9	1.6	
Aug-12	2707.2	8.8	40.6	25.1	3.3	1882.0	10.9	26.8	32.2	1.6	
Jul-12	2666.7	8.8	40.8	25.4	3.3	1851.3	10.9	27.0	32.6	1.6	
Latest thirteen months	Jun-12	2662.5	8.7	40.8	25.5	3.3	1846.7	10.8	27.0	32.8	1.6
May-12	2651.3	8.7	41.1	25.6	3.3	1835.8	10.7	27.2	32.9	1.6	
Apr-12	2632.4	8.7	40.7	26.0	3.2	1825.9	10.7	27.3	33.1	1.6	
Mar-12	2618.9	8.5	40.9	26.1	3.2	1812.5	10.7	27.5	33.2	1.7	
Feb-12	2620.1	8.5	41.1	26.1	3.2	1806.5	10.7	27.6	33.2	1.8	
Jan-12	2639.9	8.5	41.2	26.0	3.3	1810.9	10.7	27.5	33.2	1.9	
Dec-11	2631.5	8.5	41.8	26.2	3.5	1780.1	10.9	27.7	33.9	2.0	
Nov-11	2598.7	8.7	41.6	26.5	3.5	1770.4	11.0	27.7	34.0	2.1	
2010	2434.7	9.3%	45.1%	21.3%	3.6%	1606.8	12.1%	31.7%	26.2%	2.3%	
2009	2478.9	9.6	34.5	19.7	3.1	1585.5	12.9	30.9	28.0	2.5	
2008	2592.1	9.1	33.9	22.2	3.3	1605.3	12.7	30.3	31.5	2.8	
2007	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	
Previous year-end totals	1996	1271.7	11.3	41.4	12.2	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	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.